



Breaking the Barriers:
Housing Ontario Seniors

ERRATA

- p. 17 Facilitator: The Honourable Philip Givens
 should read: - His Honour Judge Philip Givens
 Retired Provincial Court Judge and
 Legal Counsel, Canadian Association for
 Retired Persons
- p. 19 Albert Ballantine
 should read: - Albert Ballantyne
- p. 29 Larry Wynn
 should read: - Larry Wynne

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Housing Ontario Seniors***

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Introduction

The 25 year period from 1986 to the year 2011 will see a substantial rise in the proportion of seniors in the Canadian population. Statistics Canada estimates that the number of Canadians age 65 and over will almost double during this time. It is anticipated that there will be just under five million Canadian seniors by the year 2011 and that, by 2045, seniors will represent more than one in every five Canadians.

The effect of these demographics upon social and political issues has not escaped notice. Seniors will have a dynamic role as voting constituents and organizations devoted to their welfare and quality of life will have a high visibility and priority. Special gerontology programs and educational self-help initiatives are already being pioneered across the country. It is difficult to find a Canadian city that is without seniors' apartments or institutional care facilities.

Interest and concern about the special circumstances facing seniors will continue to hold an important place in municipal, provincial, and federal social priorities. At the same time, however, deficit reduction has risen to the top of the economic agenda, and groups such as single parent families are, in a sense, competing with seniors for funding.

It is evident that society must become increasingly judicious and innovative in the distribution of limited economic resources. The provision of seniors' housing presents an interesting challenge because the cost of seniors' housing must be offset by extending its usable life. This means that for many years to come, the visions of today's seniors must serve the lifestyles of those who will follow.

Experience has shown that not enough attention has been paid to the need for a dynamic, individualized mix of local housing and support service options for Canada's seniors. Development of a successful housing strategy must rest heavily upon a combination of consultations with local

seniors, the introduction of innovative ideas, and experience on a national and international scale.

In October 1988, Canada Mortgage and Housing Corporation (CMHC) sponsored a national conference entitled "Options: Housing for Older Canadians," in Halifax, Nova Scotia. A major finding of this meeting was the need for further discussion and information-sharing on a provincial/territorial basis. Following the conference, it was determined by the Conference Advisory Committee that CMHC, in co-operation with provincial and territorial agencies, would sponsor conferences in each province and territory focusing on the housing needs of the growing seniors population.

The Ontario Office for Senior Citizens' Affairs joined CMHC in co-sponsoring the conference, entitled "Breaking the Barriers: Housing Ontario Seniors." To ensure that seniors and others interested in housing issues were involved in the planning of the conference, a Program Planning Committee was established that included representatives from seniors' organizations, the housing industry, health and social service agencies, CMHC, the Ontario Office for Senior Citizens' Affairs, and the Ontario Ministries of Housing and of Health/Community and Social Services. The mandate of the committee was to address specific issues and examine the options most relevant to Ontario. A listing of the members of the Program Committee is provided in Appendix A.

The three-day conference, "Breaking the Barriers: Housing Ontario Seniors," was held June 27 to 29, 1990 at the King Edward Hotel in Toronto. A total of 475 individuals registered for the conference; of these 217 were seniors, who were defined, for conference registration purposes, as those 55 years of age and over. Participants came from a total of 90 communities across Ontario.

A range of occupational categories were represented at the conference. The table

provided below displays the numbers of participants attending according to the occupational category to which they assigned themselves.

The category "Interested senior" refers to the number of participants aged 55 years and over attending the conference who did not assign themselves to one of the other categories.

The Seniors Secretariat of Health and Welfare Canada provided financial assistance for travel and accommodation to facilitate the attendance of seniors at the conference and to ensure representation from across the province.

The conference included opening and closing plenary sessions and five concurrent workshop sessions that offered a total of nineteen different workshops (one workshop was repeated twice). Topics included rural, urban and international perspectives on aging and covered a variety of issues such as zoning regulations, home adaptations, new financial and housing options, funding for support services, volunteers and stereotypes of aging. The information presented and the discussions ranged from concrete details, such as the need for seniors' housing design to better reflect the needs of seniors, to the

philosophical assumptions underlying our ideas about the quality of life.

In addition to the workshop presentations, participants were addressed by the Honourable Alan Redway, Minister of State (Housing), the Honourable Gilles Morin, Minister Responsible for the Ontario Office for Senior Citizens' Affairs, and Joel Aldred, Chairperson, Communications Committee, National Advisory Council on Aging. A keynote address entitled "How to Become a Senior Activist — and Have Fun" was presented by Alan Borovoy, General Counsel for the Canadian Civil Liberties Association.

An encapsulation of each plenary and workshop session, as well as of the themes and issues arising from the workshop discussions, can be found in the Executive Summary (page 7).

Seniors played a vital role in the Ontario conference. Their interest, enthusiasm, and knowledge were beneficial to those who seek to meet the needs of seniors. The conference gave rise to great expectations and its results will be combined with those from across the country. There is a commitment from both the federal and the provincial government to listen and respond.

Table 1

Interested senior	153
Municipal government	25
Provincial government	34
Federal government	9
Financial institution	8
Non-Profit/Co-operative Housing	59
Health Care, Gerontology	20
Developer/Builder/Real Estate Agent	24
Architect/Professional Designer	4
Other	37
Key participants (speakers, staff, etc)	102
Total number of participants	475

Conference Proceedings

These proceedings are a summary of each of the sessions at the conference. For those who wish to have verbatim reports, audio cassette tapes are available. The tapes, along with the reports of proceedings for the other provincial/territorial seniors' housing conferences and other reference material related to seniors' housing, can be obtained by contacting:

Canadian Housing Information Centre
CMHC National Office
682 Montreal Road
Ottawa, Ontario
K1A 0P7
Telephone: (613) 748-2367

Executive Summary

The Ontario seniors' housing conference was held in Toronto, from June 27 to 29, 1990 and was entitled, "Breaking the Barriers: Housing Ontario Seniors." The conference was the eleventh in a series of twelve provincial/territorial conferences held across Canada.

The objectives of the Ontario conference were twofold:

- to identify the issues seniors face in meeting their housing needs; and
- to discuss and formulate practical solutions in response to changing housing needs.

The conference program included plenary sessions, a keynote speaker, and 19 workshop sessions. The workshop topics concentrated on four areas of concern: housing suitability, affordability and the economics of aging; process issues dealing with zoning and other regulations; financial management styles; and the spectrum of available community services. The observations and recommendations raised within the workshop sessions focused on the themes of information, politics, choices, affordable housing, and quality of life.

In each workshop, participants were encouraged to seek possible solutions to their problems, and information packages were made available for them to take back to their communities.

In the discussions following the presentations, participants identified many critical issues, several of which became common themes throughout the conference.

- Seniors need to organize, build coalitions and recognize that, with their growing numbers, they have political influence which they must learn to use effectively.
- The public's awareness of seniors must be raised and attitudinal barriers must be lowered if seniors are to interact constructively with their communities. Seniors need to understand their rights, their options, the political process, and recognize their own needs.

- Participants and presenters were emphatic that seniors have a wide range of lifestyles, needs, and tastes. Such a diverse group will only be well served by a wide and flexible range of financial and housing options. Participants stressed the need for creativity and flexibility among service providers such as the levels of government that control zoning regulations. Designers, developers, financial institutions, and seniors themselves need flexible, open attitudes if the concerns of seniors are to be addressed satisfactorily.
- Some participants felt that seniors belonging to the middle-income group had been forgotten by existing programs. Others felt that low-income seniors, especially single women over 75, needed the most attention. All agreed that there was a particular need for creativity and flexibility to address the need for affordable housing.
- Seniors do not accept that age must bring complete dependence or the elimination of choice. They do not want a categorized lifestyle without beauty, variety, or personal satisfaction. Because housing largely influences lifestyle, people who are involved in providing housing for seniors must listen to what seniors have to say about such issues as design, parking, integration, and the placement and distribution of units within the community.

The following are summaries of the most significant issues discussed in the workshops. The complete list of recommendations can be found in the "Conference Recommendations" section (page 85).

- Seniors in rural areas and smaller towns face serious transportation problems and need help in accessing medical and other essential services.
- Faith plays an important role in the lives of approximately 68 per cent of seniors. There is therefore a need for congregations to

- organize more outreach programs.
- Seniors want to be a part of the overall community, as well as enjoying contact with others of their own age. Better contact between seniors and people of all age groups should therefore be promoted.
- Each municipality's official planning document should be used as a planning vehicle, not a zoning by-law. The plan should be used to create a land supply that could enable a senior citizens' project to be developed.
- Seniors' projects should seek unusual funding sources such as volunteer help, gifts-in-kind, as well as private and corporate donations.
- The Landlord and Tenant Act needs changes. The Act is not regarded as a piece of legislation that assists property managers to resolve problems between themselves and their tenants.
- Seniors' housing administrators should not overlook the resources of residents' associations and of individual residents.
- There is an increased need to consider converting existing buildings, such as schools, factories, mills, retail, and office developments, to residential use when they are no longer used for their original purpose.
- Housing should be designed and built so that it is still usable as the residents age, and to facilitate renovations.
- Seniors stated they need full-sized one and two-bedroom units when living in seniors' housing, and not alcove, bachelor suites.
- A liaison service is needed that can accurately appraise the needs, preferences, and resources of any senior, so that the individual can be linked to the appropriate organizations and services.
- Only architects who specialize in the design of seniors' residences should be used in the preparation of plans for these units.

- Developers should build for the average senior, not just the "well-to-do" and must consult with seniors about their needs.

In the "Conference Closing" session, Joel Aldred of the National Advisory Council on Aging, summarized the discussions that took place in the workshops. He stressed that seniors must have access to services from government to meet their housing needs and preferences.

The Honourable Alan Redway, Minister of State (Housing), indicated that he would be discussing the concerns raised at this and the other provincial/territorial seniors' housing conferences with his provincial and territorial counterparts. "One level of government alone cannot provide the complete answer to housing issues," he observed. He stated that he would also address the concerns raised at this conference at the first Canadian Housing Finance Conference to be held in the fall of 1990. This conference will bring together builders, financiers and others to discuss innovative funding mechanisms that will assist in the provision of all types of affordable housing, including seniors' housing.

The Minister also announced that an on-going seniors' housing advisory committee would be established in each province and territory by CMHC to ensure that the recommendations stemming from the seniors' housing conferences were acted upon. The Minister took the opportunity to explain the Affordability and Choice Today (ACT) program that had been introduced by CMHC to provide grants to groups and organizations working to facilitate the regulatory process and to create new housing options. He emphasized that CMHC would continue to provide help with seniors' housing issues, will work with other levels of government, and will include seniors in the consultation process. He urged participants to take home with them the information they obtained from this conference and to stimulate action in their communities.

Conference Opening

"Opening Remarks"

Chairperson: Marlene Hait, Conference Chairperson
Public Affairs Co-ordinator
CMHC Ontario Region

Speakers: The Honourable Gilles Morin
Minister Responsible for the
Office for Senior Citizens' Affairs

The Honourable Alan Redway
Minister of State (Housing)

Participants were welcomed to the conference by the Conference Chairperson, **Marlene Hait**, Public Affairs Co-ordinator, Canada Mortgage and Housing Corporation (CMHC), Ontario Region. She stressed the importance of the conference as a place to discuss ways of "breaking down the barriers that impede the development of suitable, independent living for seniors."

"Over the next twenty years," Ms. Hait reminded participants, "the Canadian population over the age of 65 years is expected to increase from some three million to about five million." She added, "Those of us who are not yet seniors thus have ample motivation to see that these discussions lead to real change."

The Honourable **Gilles Morin**, Minister Responsible for the Office for Senior Citizens' Affairs, extended a welcome to all conference participants on behalf of the Premier of Ontario and the Honourable **John Sweeney**, Minister of Housing. He urged everyone present "to take full advantage of this forum to explore new concepts, debate solutions, and share information about new ways to shape the future of housing for seniors in Ontario."

Seniors, Mr. Morin said, most wanted "to be able to stay in their own homes and communities and to be independent for as long as possible, while maintaining their dignity and pride." To this end, "housing

must be kept affordable, accessible, and suitable for seniors' needs."

Regarding affordability, Mr. Morin refuted the popular belief that all seniors are well-off compared to those who are still working. He referred to the situation of the single, female senior surviving on an annual income of \$10 000, and paying 60 per cent of her income on rent for a modest city apartment. The challenge, he noted, was to provide a range of affordable housing options for seniors with low and modest incomes.

With this aim in view he stated that, since July 1989, all Ontario municipalities have been required to ensure that at least 25 per cent of all new housing for their communities will be affordable. In 1990, the Ontario government has committed funds for more than 3500 units of non-profit housing for seniors, an increase of 68 per cent over the figure for 1989.

The provincial Advisory Council on Senior Citizens will examine the benefits and disadvantages of various home equity conversion schemes that allow seniors to use the equity they have in their homes to assist them to meet their financial needs.

Mr. Morin also stressed that housing must be suitable and adaptable to the changing physical needs of seniors. To assist with this he mentioned that the Ontario Ministry of Housing had set up the Ontario Home Renewal Program. The program

provides seniors and the disabled, with loans, forgivable loans, and grants to make alterations to their homes. These funds could, for example, be used to make a home more accessible to a wheelchair. The Ontario Ministry of Revenue also provides relief from increases in property taxes due to the addition of an apartment to be used by a senior related to the homeowner. He noted that some seniors get the help they need to solve their housing problems from such options as garden suites and homesharing with a minimum of government help.

Mr. Morin indicated that the Ontario government was reforming long-term care for the frail elderly and would be giving more emphasis to vital community-based services by expanding and improving these services. He concluded that despite continuing advances, new ideas were required in the financing, designing, building, planning, renovating, and maintaining of housing for seniors. He expressed great hope that the conference would achieve substantial progress in the pursuit of these objectives. Finally, he assured the participants that his door would always be open to the concerns of seniors.

The Honourable Alan Redway, Minister of State (Housing), began his remarks by noting that today's seniors are different from seniors of earlier generations. While contemporary seniors and their parents shared the same needs for security and support services, today's seniors also want increased recognition of the variety and range of lifestyles necessary for today's aging population.

Today's seniors are a diverse sector of the population representing a wide spectrum of attitudes, needs and desires. Recognition of the variety among seniors will lead to the development of new options in seniors' housing. Mr. Redway presented slides to illustrate some of the options that are already available or have been proposed to answer seniors' different needs. These include **home sharing** which provides an option for seniors who are seeking both financial help and companionship by sharing his or her own home with a carefully chosen person. Intergenerational sharing, such as a senior providing accommodation for a student or single parent family, has often proved most

successful, the Minister noted. **Garden suites** (or "granny flats") are small, self-contained dwellings that are temporarily located on the lots of existing dwellings to enable seniors to live closer to their adult children. CMHC has approved a new policy which will make garden suites eligible for assistance on a demonstration basis within the federally assisted non-profit housing program.

Another popular option is an **accessory apartment**, a self-contained dwelling created by modifying an existing house or by being built into a new house. Similarly, **made-to-convert houses** are units designed for easy conversion from single dwellings to double and back to single units, at minimum cost.

On a larger scale, **congregate housing** covers a variety of accommodation options ranging from bed-sitting arrangements to self-contained apartments. **Abbeyfield houses**, for example, are small homes that accommodate seven to ten seniors in a family atmosphere and are a popular form of housing in the United Kingdom. **Sheltered housing**, on the other hand, are small developments of 20 to 50 units strategically located and specially designed for seniors.

For seniors who prefer to live in community sized developments, there are **retirement communities** available. These are housing developments ranging from one hundred to several thousand dwellings and are usually designed for active seniors. Less able seniors can consider **life care communities** offering a continuum of care ranging from independent living to nursing homes all within the one community.

CMHC is also exploring ways of providing seniors with new financial and tenure options. Mr. Redway said that he was inviting leading financial experts to attend the first Canadian Housing Finance Conference in Toronto in the fall of 1990 to explore financial instruments that can make housing more affordable.

Several new financial and tenure options include the **loan stock arrangement** where, in return for an interest-free loan made to the project sponsor, the senior receives a lifetime tenancy in the dwelling; **shared equity** plans that allow seniors to purchase part of the equity of their dwelling while paying rent for the portion retained by the investor; **life tenancies** in which the senior only buys

ownership for life instead of buying permanent ownership; and reverse mortgages that allow seniors with equity in their own home to convert it either to a lump sum payment or a monthly annuity.

Throughout Ontario there are a wide variety of innovative housing options available. The Minister cited the examples of the Elliot Lake Retirement Living Group in Northern Ontario; Suomi-Koti in Toronto and the inter-generational Hesperus Fellowship Community in Vaughan (north of Toronto). He also mentioned that Sylvia Goldblatt, a Consultant with Sylvia Goldblatt and Associates, and others are working on the development of a non-profit resident-funded co-operative in Ottawa. This is an arrangement whereby members of the co-operative pay at least 30 per cent of the fixed price of the unit they will inhabit as a down payment. Repayment of this amount is guaranteed if they move at a future date.

Mr. Redway urged participants to keep working, reminding them that in 20 years time there would be an additional 700 000 consumers over the age of 65 in Ontario.

He pointed out that the federal government is doing its share by providing assistance to almost 35 000 additional dwellings for seniors between 1984 and 1989. Over 9000 of these were built in Ontario. In 1990 alone, the federal government will spend 1.8 billion dollars to provide adequate and affordable housing for almost 640 000 households.

Mr. Redway discussed the need for all sectors and levels of government to communicate, to integrate services and to listen to what seniors are saying. He concluded, "I am confident that, working together, we will make real progress so that seniors here in Ontario, as in other regions of the country, will be able to enjoy active, comfortable, and fruitful lives."



Keynote Address

"How to Become a Senior Activist — and Have Fun"

Keynote Speaker: Alan Borovoy
 General Counsel
 Canadian Civil Liberties Association

How to break attitudinal barriers and become a "senior activist" was the theme of the keynote address given by Alan Borovoy, Counsel for the Canadian Civil Liberties Association. "I want to talk about tactics that are useful for persuading government to accept your point of view," he explained. "This will help you to increase resources and housing options."

Mr. Borovoy stressed that the tactics for activism are universal, saying "If you want to persuade people in the real world, you do so not primarily with reason addressed to morality, but with pressure addressed to self-interest." He added that pressure without reason is irresponsible, but reason without pressure is ineffectual. "For the sake of your integrity, you should use reason, but for the sake of your effectiveness, you had better use pressure."

Mr. Borovoy summed up the tactics for activism in three words: publication, dislocation, and coalition. Publication means getting your point of view across to the media. For this "you have to be 'newsworthy' and have newsworthy facts," Mr. Borovoy stated. He suggested such tactics as highlighting the case of someone suffering from an injustice by, for example, using pictures of a family getting evicted from their home, or by conducting surveys, and by "creating a happening."

Mr. Borovoy described two ways of creating a happening. One was to organize a rally and "invite lots of big-name politicians and influential people from all sectors" to speak. Another good tactic was to "bait your

adversary." For example, "if you know that you have some particularly irrational opponent, then pull their tails and goad them. Use this approach when you know you can count on your opponents to say the most foolish and fatuous things, and you will get terrific publicity from their opposition to you. This is what Saul Alinsky, the late American radical, called the tactic of 'mass jujitsu'."

As a tactic, dislocation utilizes "lawful disruption or the imaginative deployment of human bodies so as to foul up the works; but lawfully!" Mr. Borovoy mentioned a labour strike as a good example of dislocation. "There are many ways of simulating that situation in non-labour contexts as well," he said, citing the tactic of paralyzing the functioning of a bureaucracy by inundating it with paperwork.

One can also make a coalition or an alliance with a series of other groups as well as individuals interested in your cause. "I urge you to consider doing that," he said. "If it is a seniors' group, think of working with the labour movement, with a welfare organization or with other organizations in our community in order to put pressure on government." "However," he continued, "don't marry other organizations, just have a good affair with them and agree on limited objectives and work together to achieve them."

Two personality types that can become obstacles to effective political pressure are "the mindless militant" and "the timid moderate," Mr. Borovoy stated. "The

mindless militant is a person who is always fantasizing about civil disobedience, in other words, breaking the law to advance the cause. Apart from being an ineffective tactic, there is something profoundly counter-productive in even threatening to disobey the law," he continued. "I believe that democratic institutions function much more viably if there's an overwhelming consensus in our society that the laws should be obeyed. And therefore, those of us who want to change things should be the first to subscribe to that maxim." Mr Borovoy said that he believed that "Ultimately the one thing that can redeem society is the fact that we have the legal right to demonstrate. That is the most precious right we have, and we should guard that with everything we have got."

The timid moderate, Mr. Borovoy said, "is a person who hopes that all kinds of

wonderful things are going to change in a welter of brotherhood banquets, inter-faith dinners and sensitivity encounter groups." Mr. Borovoy believes that to the contrary, "You need juicy political conflict more than anything else, and the timid moderate does not engage in such things."

Mr. Borovoy emphasized the importance of humour in social action. "People who are too dedicated, who take themselves too seriously, who are sanctimonious, are quite likely to develop a bad digestive system and that can lead to pimples." Humour, he added can defuse tension "because it is an effective weapon for attacking the things you want to change and a way to enjoy yourself while you are doing it. This stuff is fun!" Mr. Borovoy ended his remarks by saying "Take somebody nice, go out and get into trouble."

Workshop 1A

"How Do I Stay At Home Longer? An International Perspective"

Facilitator: Walter Kushnir
Senior Policy Advisor
Community and Support Services
Ontario Ministry of Health/Ministry of Community and Social Services

Presenter: Lyn Wright
Film Director
National Film Board of Canada

This workshop featured the film, *Don't Take My Sunshine Away* presented by the film's director, Lyn Wright. The film shows examples, from five different countries, of available social and health services designed to help seniors "age in place." The film is the third in a three-part series of films entitled "The Elderly at Risk." The two previous films, *A House Divided* and *Mr. Nobody* focused on physical and psychological abuse of seniors, and self-neglect.

In Utah, U.S.A., for example, seniors belonging to the Mormon faith believe that each earns the "good life" by his or her contribution to community life as a whole. Individual seniors, however, commented on why they sometimes do not feel worthy. For example, one senior asked why consumer magazines did not feature seniors as role models; people who in fact do live interesting lives and who contribute to community life.

The film reviewed the lives of several seniors in Sweden and looked at the services that are available to them. These include "service houses" or clinics that cater to seniors living in a local area and often specialize in one particular problem, such as deafness. Sweden also has a number of co-operative housing communities that allow seniors in good health to assist in the care of those who are less able. Community services that provide day-care facilities for disabled

seniors are also available through the Swedish social assistance program. These enable otherwise home-bound caregivers to relax and restore their energy.

Turning to Denmark, the film reviewed the programs at a nursing home. At one time, the residents were considered to be virtually hopeless but now are considered to be "whole persons." Much of the staff work consists of actively working with residents in recreational activities. The home has also developed a health and social centre for seniors living in the neighbourhood. From the centre, staff visit seniors living independently in the surrounding area. Service is provided on a 24-hour basis to accommodate the needs of seniors.

In England, research has shown that many seniors with health problems are afraid to report them for fear that they may no longer be allowed to live in their own homes. The film reviewed several community service programs that are intended to treat seniors in their homes so that they may continue to "age in place." These services include, for example, visits from health professionals such as occupational therapists. The film showed an "alternative neighbour" program where a senior is cared for in his or her own home by neighbours who take turns providing 24 hour care. A more flexible program shown was the "community care"

scheme operating in a rural area and using volunteers. In all, the objective was to provide care with dignity while improving the quality of life and allowing aging in place.

The film ended with some scenes from the West Coast of Canada and from Toronto. On the West Coast the work of the Victoria Innovative Seniors' Treatment Agency (VISTA) was portrayed. This program provides support for seniors who are home-bound due, for example, to the sickness of a partner. Also shown was the unique St. Clair Community, a housing project in Toronto operated by the Mennonite Church. Seniors

who are resident, receive spiritual and emotional support as well as physical care. The integrated community contains a mix of all ages, from children to seniors and is considered a model of its kind.

When the film was finished, participants were urged to consider using it as a talking point for discussion groups. It was announced that the film and an accompanying study guide are distributed by the National Film Board and are available from public libraries or, in some larger towns and cities, the local branch of the National Film Board.

Workshop 1B

"Why Not in My Backyard? A Contemporary Comedy About the Committee of Adjustment"

Facilitator: The Honourable Philip Givens
Minister of Housing for Ontario

Presenters: Rhoda Finneron
Past President
Confederation of Resident and
Ratepayer Associations

Stephen Dupuis
Toronto Home Builders' Association

Charles Taylor
Planning Consultant
Taylor — Sanrom Consultants Ltd.

This workshop featured a 30-minute play based on an original script by Marcus Wiseman, revised by Sarah Boyd of the Ontario Ministry of Housing, and directed by Ground Zero. The play is entitled *"Why Not in My Backyard?"* A contemporary comedy, the play portrays the events at a hearing of a Municipal Committee of Adjustment considering minor variances from zoning bylaws that permit changes to legal non-conforming uses. The play illustrated the regulatory process and the hurdles that must be overcome in the process of obtaining permission to build a small Abbeyfield House group residence for seniors.

In the discussion that followed the performance, the presenters agreed that the events portrayed in the play revealed the problems associated with the concept of having these kinds of decisions made at open committee hearings. The subject of the play is a proposal to build an Abbeyfield House in a neighbourhood where some members of the community are opposed to it. **Charles Taylor**, Planning Consultant with Taylor-

Sanrom Consultants Ltd., agreed that such opposition was a very realistic problem even with more traditional seniors' projects than the concept depicted in the play.

The panel agreed that it is very important that applicants appearing before a Committee of Adjustment in support of a project be well organized and show leadership. Large groups should attend the hearings because the decisions made by committee members are heavily influenced by attendance. **Rhoda Finneron**, Past President of the Confederation of Resident and Ratepayer Associations, said that the main stumbling blocks to overcome are what keynote speaker, Alan Borovoy, referred to as the "mindless militant activist" and the "timid moderate."

Ms. Finneron offered applicants more pointers: avoid time wasting questions; concentrate on a single issue; know your way around City Hall; add emotion and the human factor to your presentation; bring seniors to the hearing but make sure they are strong and dependable witnesses who will be

able to withstand close questioning. Ms. Finneron also suggested that the media be invited to the hearing.

Applicants for zoning adjustments must also understand the role played by the Municipality's planning department and the zoning categories currently in place. It is important to make sure that the variances that are granted permit the applicant to achieve the aims of the project in terms of number of rooms and house size. Parking problems are numerous. It is not uncommon to forget to include parking places for staff, delivery vehicles, visitors and others before a commitment is made to limit numbers.

Above all it is important to know the sensitivities of the neighbourhood before the hearing takes place, and to remember that the members of the Committee of Adjustments are all private citizens.

Mr. Taylor explained that the Committee of Adjustment process is both rigid and under constant change. In many cases it is also a very rushed process. In Toronto, for example, there are 40 to 50 cases heard a week and the Committee only meets on Tuesdays and Thursdays.

The script of the play is available from the Policy Division of the Ontario Ministry of Housing.

Workshop 1C

"The Barriers to Affordable Housing"

- Facilitator: Pamela Cluff
A.W. Cluff and P.J. Cluff Architects and Planners
- Presenters: Gordon E. Priest,
Director
Housing, Family and Social Statistics,
Statistics Canada
- Dr. Charlotte Matthews
Past Chairperson
National Advisory Council on Aging
- Albert (Al) E. Ballantine
Director
Cityhome Non-Profit Housing Corporation
- Chris Smith
Development Consultant
Chris Smith and Associates

This workshop focused on several of the problems restricting the availability of affordable housing including increasing numbers of seniors, the high cost of homeownership, a lack of funding as well as a lack of flexibility in zoning regulations.

Beginning his remarks by citing statistics that show the rate at which Canada's population is aging, **Gordon Priest**, Director of Housing, Family and Social Statistics, Statistics Canada, indicated that by the year 2001 it is predicted that more than 14 per cent of the population of Canada will be over 65 years of age. Seniors over 75 years of age in particular can be expected to place increasing demands on the support system.

Mr. Priest said that changes have taken place in the households in which seniors live and these changes will likely persist in the future. Women over 75 for example, more often live alone or in institutions now than they did in the past.

There are two reasons for this change. Families are becoming smaller and this means that seniors have fewer daughters

who were the traditional caregivers. As a result, there are fewer opportunities for shared living. The financial self-sufficiency of seniors has also increased as pensions have become available to a larger portion of the population of seniors. This has combined with an increase in the availability of suitable housing for seniors who choose to live on their own.

Mr. Priest said he expected this trend of living alone to continue, especially as more women have pensions of their own as well as government pensions and pensions from their husbands. Just over one half of senior women in Ontario, aged 75 and over, live in rented dwellings, Mr. Priest pointed out. Statistics show that monthly living costs have risen more for women who rent their accommodation than for women who own a home.

In 1981, 37.5 per cent of those who rent spent a third or more of their income on the cost of shelter. By 1986 this figure had risen to nearly 50 per cent, while the trend among homeowners was the reverse. In other

words, proportionally more tenants than homeowners joined the ranks of the disadvantaged between 1981 and 1986. According to Mr. Priest, it is clear that the need for support services will increase. Further investigation is needed of the growing disparity between homeowners and those who rent accommodation.

Dr. Charlotte Matthews, Past Chairperson, National Advisory Council on Aging, discussed the subject of affordable housing. She presented a definition of affordability as a factor of the cost of housing in relation to income.

She explained that affordability is inversely related to subsidization. If subsidies increase substantially, then a senior's ability to pay the taxes needed to support the higher rates of subsidization tends to decrease. There is also a cost associated with asking for too large a subsidy because too many groups are making requests and there is evidence that the taxpayer will no longer support the existing system of direct subsidies.

Affordability is also influenced by lifestyle. This is a matter of how you live and where you live or "as social gerontologists say, it's a function of how you use your time, space, and social networks." Research has shown there is a definite link between personal well-being and the location and type of housing in which a person lives. Dr. Matthews pointed out that one cannot say a certain type of housing is suitable for all seniors. They require a wide range of housing options because they are so diverse in terms of their needs.

In general, she continued, for today's seniors affordability is less a problem than at any time in our past. This is largely because "the pension system is 'kicking in'." Many senior women, however, are still left out of the system and do not have a pension. "Our prime concern should therefore be for the frail, the sick, and the vulnerable," Dr. Matthews stated. The system should be developed for those "in real need."

For those who rent accommodation, as well as homeowners, affordability is linked to the cost of needed renovations and maintenance. Homeownership should not be a burden, but it can become one because of the high cost of maintaining some older homes, she pointed out. It must also be

recognized that "we cannot all stay in our homes as long as we would like." Dr. Matthews stated that there is a need for alternative housing such as garden suites (or "granny flats") even though zoning remains a problem for these units.

Poor management of housing complexes inadvertently increases the cost of housing for some seniors. This is because many seniors feel compelled to move if the complex in which they are living is poorly managed, and moving is expensive for them.

Good data concerning the living conditions of seniors is required to keep the record and policy makers straight. "I believe in the power of professionalism," Dr. Matthews added. Professionals can put the data together and provide a synthesis of ongoing research.

A director of Cityhome Non-profit Housing Corporation, **Albert (Al) Ballantine** asserted that, in the future, seniors will have an impossible task before them regarding housing largely because of higher costs in relation to available income. Members of the present-day working generation are going to have to increase their rate of saving if they want to be able to choose a certain lifestyle.

There is a lack of information on affordable housing for people aged 55 to 75 years, Mr. Ballantine explained. An attempt was made to create a central registry to provide this information but, unfortunately, it failed. Plenty of information exists on affordable housing, but it is not readily available and many seniors do not know how to go about finding it; more publicity is required on where to go for information.

There is a stigma attached to accepting subsidized seniors' housing. Mr. Ballantine claimed that this stigma was initially caused by poor planning on the part of the staff of the Ontario Housing Corporation (OHC). In the late 1960s and 1970s, he stated, bachelor apartments in suburban communities with no social services were considered to be suitable housing for seniors. Seniors' housing projects are better planned and managed today, and the necessary services are provided. The stigma, however, remains and must be overcome. He also considered that the time taken to obtain building and zoning approvals is also a problem that slows the development of seniors' housing projects.

Mr. Ballantine continued by stating that there is a serious shortage in Ontario of all types of non-profit housing. This problem is getting bigger as evidenced by the growing waiting lists for this type of housing. The availability of suitable land is part of the problem, particularly in urban areas such as Toronto. With 115 000 to 120 000 new people moving to the Metro Toronto region each year, and only 5000 new units of subsidized housing being provided at the same time, "we will never catch up," he stated.

Mr. Ballantine said that funding is another difficulty because all levels of government are short of money and the public "can only carry so much of a tax load" to provide subsidies for affordable housing. He considered that there appears to be no answer to this dilemma. On the plus side, he noted that the criteria used to decide who is eligible for affordable housing are fair, but the waiting lists are steadily growing.

Mr. Ballantine said he understood that it is only natural that people wish to continue living in their homes as they age. "There must be an increase in the development of programs to keep all people, seniors and the less able, in a stable housing atmosphere if society is to survive as we know it." Medical services, for example, must be available to older seniors in their homes. Mr. Ballantine concluded by saying his personal objective was to "see actual programs in place."

A development consultant with Chris Smith and Associates, **Chris Smith** described the two major obstacles to the development of non-profit housing as being funding and difficulties with the zoning regulations. Of the two, Mr. Smith considered funding to be the biggest obstacle. All levels of government are stating that they need to reduce spending and new funding ideas are required to meet these conditions.

More flexibility is required from those who provide funding Mr. Smith stated. It is possible for instance that funds spent on the maintenance of the older portion of the public housing stock would be better spent creating new housing. He said he also knew of a group that has been trying to develop life-lease, non-profit co-operative housing for seniors. This concept makes use of the capital people can realize by selling their home. The project still requires some

assistance from government in order to get started and, unfortunately, government has been reluctant to provide start-up funding for this type of project.

In a policy designed to ensure that not all new housing is overly expensive, the Ontario government now requires that 25 per cent of the land used for new housing developments contain affordable housing. In Mr. Smith's view, it would have been better if this land had been designated for "non-profit" housing. One good provincial measure, he stated, is the requirement that municipalities must provide housing for different income groups.

Zoning regulations are the next most significant obstacle to non-profit housing. According to Mr. Smith, the province has promised to streamline the process of defining and amending zoning regulations, but its attempts to involve agencies such as the Ministry of the Environment have only resulted in greater delays. This is because of a lack of staff to carry out the work involved. The zoning process, and planning practices, tend to be short term. Mr. Smith suggested that "We should be planning 50, 100, 1,000 years down the line."

After the presentations were completed, discussion and comments were invited from participants.

A participant stated that many projects were delayed because they did not fit the local zoning requirements. These delays are often the result of developers who present proposals that require the regulations to be amended. This causes a back-up in the approvals process. Mr. Smith commented that most municipalities do not amend their zoning regulations to keep up with modern housing concepts.

It was also stated that seniors in rural areas and small towns face serious transportation problems when the need to visit medical and other necessary facilities because these are generally located in the larger centres. This problem, the participant stated, is sometime made worse by newcomers to rural areas who do not have the same sense of community as do long-time residents and thus are less inclined to assist those requiring help.

Workshop 1D:

"Defining Choice"

- Facilitator: Frances McHale
Former Director
Senior Citizens' Program
City of London
- Panelists: John Kileeg
Former School Superintendent
- Zelinda Dri
Senior Representative
- Maria Gabriella
Senior Representative
- Reta Duenisch-Turner
Member, Board of Directors
Older Women's Network

In this panel discussion, each panelist was asked to respond to the following three questions: What was the event in your life that made you change your lifestyle and how did you go about making the change? What choices did you have and, are you satisfied with the choice you made?

When his youngest daughter left home, **John Kileeg** felt he was prepared to retire from his position as a School Superintendent. Having taken retirement courses, he and his wife decided that they would live at their cottage for six months of the year and reside in Florida for the remainder. Soon after moving to the cottage, however, they felt isolated from the health services, social groups, and neighbours in their old community. Mr. Kileeg and his wife then moved into a condominium in Pickering where they planned to stay for nine months of the year, spending three months in Florida. They quickly realized that the condominium did not fulfil their expectations. As a result, they decided to buy a house in Whitby where they would be close to their children, social groups, and health services. Soon after this

move their youngest daughter returned home.

Mr. Kileeg concluded by saying that he and his wife did not take enough time to plan, nor did they take into consideration all of the social contacts that are provided by the community in which one has lived prior to the move. He recommended allowing ample time to make decisions and to read the books available on retirement. Although he was not always satisfied with the choices he had made, he was able to identify the source of the problem and then take steps to correct it.

Zelinda Dri is from Woodbridge, north of Toronto, and has been a widow for eleven years. For ten of those years, her situation was fine because she lived in her own home and continued working. After her retirement, she felt lonely and isolated from her daily contacts, and decided to move into a private non-profit housing complex in Woodbridge, Ontario.

Unlike the first panelist, Mrs. Dri did not sell her home but rented it out during her first year in the complex. She did this in case she did not like her new living arrangements.

The apartment complex in which she currently resides houses a mix of market and rent-geared-to-income tenants. The community provides many assistance programs, social activities and multi-cultural contacts. Mrs. Dri is very happy with her new accommodation and has recently decided to sell her home.

Shortly after becoming widowed, **Maria Gabriella** lived for a brief period of time with her daughter's family. Despite a good relationship with the children, she found the arrangements to be somewhat isolating from her friends and community.

Upon learning of a private non-profit housing community where she could live with others of her own age and culture, Mrs. Gabriella moved within a matter of weeks. Living in the same retirement community as Mrs. Dri, Mrs. Gabriella is very happy with the choice she made.

Reta Duenisch-Turner, a member of the Board of Directors of the Older Women's Network, was recently divorced after thirty years of marriage. As she was not part of the workforce in that period of time, she had neither savings nor a personal source of income. Ms. Duenisch-Turner was very attached to her house and surrounding neighbourhood, having lived in the area for many years. She was unable to keep her home and, after a period of uncertainty concerning the disposition of property, Ms. Duenisch-Turner sold the house and moved into a co-operative living arrangement where she currently resides.

Ms. Duenisch-Turner very much enjoys her new home and feels that she is with people who share her heritage and values. She notes, however, that she finds the space confining and misses the animals and children of her old neighbourhood. If given the opportunity, she acknowledges that she would probably return to living in a house.

The discussions that took place during the workshop touched on several important issues. Most people agreed that time must be taken to think about options and to make decisions. Seniors must realize that there are a variety of arrangements and they must consider the social aspects of life along with the need for shelter.

Communication with family members is very important when considering changes. A husband and wife may have very different ideas regarding retirement plans, and family members often have much to contribute to the choices made.

When choosing accommodation, people must remember that needs change with age. Some people stressed that housing should therefore be designed to be adaptable to aging, and renovations should be easily made. Others felt that any such adaptations should take place at the time of development, before they are needed.

Overall, the discussion concluded that seniors want to be part of the larger community in which they live, as well as enjoying the company of others their own age. It was recognized that help provided from within the community can often replace that of organized services such as meals on wheels.

Seniors insisted that one and two bedroom dwellings are needed, not bachelor suites with an alcove space for a bed. The availability of recreational space is important to many, as is the security of one's own home. The desire for home security was expressed on two levels. Seniors want to be able to physically close off their own living space, so that they may have privacy, and they also want to know that, through their tenants' committee, they have an influence upon the type of person allowed to move into the complex in which they are living.

Workshop 2A

"How Do I Stay at Home Longer? The Issues and Challenges From an Urban Point of View"

- Facilitator: Cassie Doyle
Director
Social Housing Branch
City of Ottawa
- Presenters: Sheila Smyth
Social Worker
The Baycrest Centre Foundation
- William Gleberzon
Executive Director
Meals on Wheels Ontario
- Nancy Gnaedinger
Gerontology Consultant
- Edith Johnstone
Member
United Senior Citizens of Ontario
- William Corns
Secretary
Canadian Council of Retirees

This workshop presented discussions of the problems and frustrations experienced by caregivers who look after those who are unable to live independently; seniors who wish to "age in place" in an urban setting; and the difficulties encountered by volunteer organizations attempting to provide services to seniors and to caregivers.

Sheila Smyth, a Social Worker at The Baycrest Centre Foundation in Toronto and Director of Caring for the Caregivers Project, identified the problems experienced by seniors who are not able to live independently. For these seniors, support for such activities as grocery shopping and transportation to appointments is usually supplied by family and friends.

Ms. Smyth reported that family crises and conflicts often escalate when the dependency of a senior increases and family members are not prepared to cope with the heavier responsibility. For example, a health crisis occurs and the family is expected to provide assistance where previously none was needed. Unfortunately some seniors resent their "children" telling them what to do and this only adds to the crisis atmosphere within the family.

In Toronto it can be very difficult to access formal services because not every service is available in all parts of the city. In addition some services have eligibility criteria and/or fees and these limit their accessibility. These problems can be increased by seniors

who refuse to accept outside help because they distrust strangers, are proud, will not face their own needs or because they fear loss of their privacy.

Ms. Smyth commented that both government and private groups need to arrange and fund affordable and accessible community counselling services, educational options, and home care. The provincial government needs to employ trained professionals who are "good listeners"; caregivers also need professional assistance that they can call upon for help during crises. Increased co-operation from family members is also badly needed to provide seniors with all the assistance they require. She believes that the situation would be helped considerably if the provincial government developed a range of affordable housing such as co-operatives, garden suites, home sharing and retirement suites.

William (Bill) Gleberzon, Executive Director of Meals on Wheels (MOW) in Ontario, described the organization as a professional agency whose services depend on a large volunteer network. Started in 1963, MOW grew from volunteer programs associated with churches, community centres and social service clubs to the point where it now has 140 member agencies. MOW is still community-based with the objective of "people helping people so folks can remain in their homes as long as possible."

The Ontario government, like governments elsewhere, has developed a policy of "deinstitutionalization." Mr. Gleberzon considers, however, that the province has failed to provide support for the community services needed to replace those provided by the institutions. Experience has proven, he added, that it is virtually impossible to provide substitute services of the same level by relying solely upon volunteer labour. This makes the situation difficult for everybody involved.

Mr. Gleberzon stated that MOW is facing a number of problems. For example, the main sources of the meals supplied by MOW are hospitals and nursing homes. Both these institutions are now short of funding and are finding it increasingly difficult to provide hot, cooked meals to the organization. He reported that, to date, MOW has yet to discover an alternative source of cooked food

and the service is exploring the possibility of providing frozen meals instead. In addition MOW began by providing meals for Anglo-Canadian tastes, but their clientele is now multicultural. This change reflects changes in Canadian society.

Another major problem, Mr. Gleberzon noted, is that conventional sources of volunteers are "drying up." In part this is because women who used to stay at home, and be available for volunteer work, now have jobs. He added that unfortunately active retired people do not want to be tied to the type of schedule that a volunteer activity such as MOW entails. Volunteers, he noted, are needed not only to deliver food, but also to monitor the well-being of seniors for whom the visit is often their only daily contact with people.

A consultant in social gerontology, **Nancy Gnaedinger** discussed the psychological and physical adaptations required of seniors whose judgement is impaired, for example, by Alzheimer Disease. She pointed out that the cared-for person can become physically aggressive as the disease progresses and needs a special environment and trained caregivers in order to live safely. In this respect safety and security are the most important considerations. "One has to place locks high-up on doors and lock up anything that an Alzheimer sufferer might use to cause damage or to injure themselves as you would with a small child," she explained. Many details of how to adapt a home to an Alzheimer sufferer are given in the booklet, *At Home With Alzheimer Disease* (available at no cost from CMHC).

People with Alzheimer Disease suffer from a number of associated disabilities. Because depth perception and balance are impaired, it is important to establish spatial cues around the home. For instance, a patterned decal on the bottom of a bathtub will prevent it from looking like a bottomless pit, and mirrors and windows should be covered to prevent reflective surfaces from frightening individuals with Alzheimer Disease. Ms. Gnaedinger added that there should be no rocking chairs in the house. "One should only use appliances with automatic electric cutoffs and plastic cover plugs should be installed on all electric outlets," she advised. Lastly, Ms.

Gnaedinger reminded participants that caregivers can become socially isolated and suffer from exhaustion if they have no relief from their duties.

Edith Johnstone is a member of the United Senior Citizens of Ontario, an advocacy group working to improve the services and programs available for seniors. She called for action to be taken by participants on the following issues. Ms. Johnstone felt strongly that housing developers must consult with seniors about their housing and service needs before they start building housing intended for seniors. "It would be best if planners were to design projects that contained an integrated mix of age groups," she explained. Achievement of this aim would be easier if developers built accommodations that are affordable by the average person, not just for the "well-to-do."

Architects, she continued, need to specialize in the design of seniors' housing. Designers should also create a louder buzzer system for homes and apartments and design lighting systems that are not "glaring." It would help, she suggested, if architects and designers were to consult with the Canadian National Institute for the Blind for ideas. Referring to services for seniors, Ms. Johnstone advised that government and other service providers should co-ordinate their various programs, and work to educate the public about available programs. For example, she continued, the promotion of home sharing programs could be improved.

Ms. Johnstone proposed that municipalities should have less expensive and more accessible public transportation for the use of seniors. She suggested that "we need more local, inexpensive restaurants, as well as libraries, handymen and volunteers to help with the provision of services." Those providing services to seniors should remember that seniors "transcend stereotypes." Seniors are like most people in that they need a variety of recreational activities if they are going to remain fit and happy. The application of user fees should also be avoided because these fees exclude lower income people from the service or activity. Finally, she emphasized that seniors must show appreciation to caregiving individuals.

As the secretary of the Canadian Council

of Retirees, William Corns said that too many seniors are complacent, fearing perhaps that they might jeopardize their old age pension if they were to speak out about an issue. He pointed out that seniors also represent a great resource and that they want to be consulted.

Mr. Corns proposed that certain doctors in each area should be assigned to providing house calls to seniors and other with reduced abilities. He suggested that seniors should keep records of medication and emergency phone numbers on the fridge; and that there is a need to create a central phone number to access services such as repairs, shopping and medical services.

Mr. Corns continued with the advice that builders should include such details as wider doors and other features that make a home accessible to seniors or those with lessened abilities. Seniors' homes should also be checked for safety problems such as slippery floors. He proposed that everything that seniors use should be coloured and easy to read. It would also help if seniors were able to have small repairs done at reasonable rates. Mr. Johnstone was also of the opinion that when police offer assistance to a senior, they should not be patronizing, but rather should listen respectfully.

After the presentations were completed, participants asked the presenters questions about their topics. A number of helpful comments that complemented the presentations were made by participants.

Several personal problems were raised that included the difficulty one participant was having in getting her need for alternative housing accepted by housing providers; the need for individual assistance to enable a senior to "age in place"; and difficulty in getting government to provide the additional funding needed to complete a community hall.

The presenters replied that, in general, problems such as these can be solved by a direct approach to government. They suggested that a start should be made by writing directly to the government department concerned. If this fails to bring action, the relevant politicians can be informed. The next step is to gather the assistance of sympathetic individuals and to inform the media. A presenter suggested

"organize yourselves, get everything documented and make your case known in loud, strong voices to government and the

media." And remember, "do not underestimate ideas coming up from the grassroots level."

Workshop 2B

"Opportunities and Obstacles: How Much Seniors' Housing has Been Stopped Due to Regulatory Barriers?"

Facilitator:

Robert J. Jarvis,
Chairperson
Board of Directors,
Canada Mortgage and Housing Corporation

Presenters:

Ivy France
Policy Development Officer
Housing Supply Policy Branch
Ontario Ministry of Housing

Wendy Wright
Commissioner of Planning
The Corporation of the City of Cambridge

Larry Wynn
President
Canadian Association for Retired Persons
North Metro Chapter

This workshop investigated the regulatory and other obstacles that impede an increase in the supply of affordable housing in the Province of Ontario.

The regulatory barriers affecting the provision of seniors' housing in Ontario were discussed by Ivy Francis, Policy Development Officer, Housing Supply Policy Branch, Ontario Ministry of Housing. Using the Region of Peel (immediately to the west of Toronto) as a case study, she showed how Ontario is attempting to address these issues, especially through the "Land Use Planning for Housing Policy Statement."

By 1995, 18 800 seniors over 75 will be living in the Region of Peel. By 2011, the Region's over-50 population will make up 33 per cent of the population compared to 18 per cent in 1989. Peel is currently operating three long-term care projects with a total of 538 beds for seniors intended to

complement private developments and seniors' non-profit housing projects. It is also planning to build a fourth "campus-type" project that will include a 60 bed nursing home and a 100 unit non-profit seniors' apartment complex.

Peel Region's approach is based, to a great extent, on the concept of residential intensification. That is, the creation of new residential units in existing buildings or on previously developed and serviced land. This type of development includes rooming, boarding and lodging houses as well as accessory apartments (or "in-law flats"). This approach allows a more efficient use of land, the existing housing stock, and the existing infrastructure.

Ms. France noted that, within the City of Mississauga, the intensification of seniors' housing is currently impossible. The reasons for this problem range from regulatory

barriers, such as limitations on parking, restrictions as to height of buildings, and requirements that houses be set-back a considerable distance from the street. Concerns are also commonly expressed about property values and social change. The Region of Peel and the City of Mississauga are working to overcome some of these barriers through amendments to existing official plans and zoning bylaws including the removal of certain parking restrictions.

The housing problems of seniors, she contended, cannot be resolved by simply removing regulatory barriers from the planning approvals process. The issues involved concern agencies at all levels of government, including a variety of provincial ministries, as well as the general public.

Ms. France then outlined the provincial Land Use Planning for Housing Policy Statement. The statement is intended to assist municipalities in increasing the availability of land for housing; assist them in changing their planning procedures to speed the process of providing housing, especially affordable housing; and requires that municipalities ensure they provide a range of housing types including affordable housing and high density housing. She explained how this policy statement is being implemented across the province and discussed several of the major goals that will assist in resolving a variety of housing issues including seniors' accommodation. She also stated that the Housing Policy Statement cannot be used to address land negotiation or "not in my backyard" (NIMBY) issues.

She concluded by affirming that today there is a great emphasis on creating partnerships between all the parties interested in a particular issue, and in creating an environment in which consensus and co-operation can occur. The federal and Ontario governments are committed to this endeavour, as are some municipal organizations and the development industry. Communication, she stressed, is the key ingredient for achieving creative partnerships that result in improved housing for seniors.

Focusing her remarks on the obstacles and opportunities inherent in the planning process, **Wendy Wright**, Commissioner of Planning for the City of Cambridge, discussed these issues as they have affected

the development of housing for seniors in Cambridge.

By the year 2011, the number of seniors in Cambridge will have increased by 50 per cent and they will comprise 14.2 per cent of the population. The City has realized it will need to develop housing strategies to meet the changing needs of these seniors including intensification, infill housing, conversion of old industrial/commercial properties, home sharing, and the provision of blocks of land for multiple housing in new subdivision plans.

In Ontario, Ms. Wright noted, the Planning Act is the primary tool municipalities must use in the process of granting approval for new housing. In that regard, the Planning Act is both an opportunity and an obstacle because it regulates land use, not people use, and does not discriminate between the two. Housing for seniors is therefore subject to the same scrutiny as housing for anyone else. In some ways, this is a benefit because all of the issues of neighbourhood compatibility and change are addressed up front. While the form and size of units can be regulated, however, the occupants cannot.

In Cambridge, Ms. Wright said, the Council's policy is to encourage the conversion of industrial properties to residential use. Many sites around the centre of the city have therefore been designated with multiple zoning. This means that those living on sites in the city core can take advantage of shopping and entertainment facilities, transit accessibility, and the river bank development. The regulatory process has thereby created an opportunity for housing with many features attractive to seniors.

The planning process that a change in land use has to undergo before approval is granted is generally viewed as an obstacle by the supporters of the change. This is partially because the process tends to be a reactive one, that is, planners, interested agencies, the public, and Council "react" to a specific proposal and assess the impact of the change and decide whether it is wanted. This is quite a different process from the proactive approach which creates the climate for change. The degree to which the opponents to the proposed changes react to the situation

is directly proportional to the willingness and ability of the developer and his or her supporters to deal with the issues raised by the public, planners and policy makers.

Ms. Wright stressed that negotiation and conflict resolution skills are important when dealing with the obstacles presented by the regulatory process. Municipal planners, technical agencies, developers and the public need to work together as a team to get from the application stage to actual construction. The more the interested parties function as a team, the easier it becomes to deal with the obstacles. Work is underway through CMHC's Affordability and Choice Today (ACT) program, Ms. Wright confirmed, to streamline the development approval process. Part of this work is being conducted by a task force with representatives from CMHC, the Federation of Canadian Municipalities, the Canadian Home Builders' Association, and the Canadian Housing and Renewal Association.

Ms. Wright concluded by urging all participants "to get informed, get involved and create a climate to meet the changing housing needs in your community, particularly for seniors."

Larry Wynn, President of the Canadian Association for Retired Persons (CARP), North Metro Chapter, discussed the benefits and problems of having seniors' housing in designated areas. He reviewed this topic in relation to a seniors' housing project located in North York. Essentially, the local ratepayer's association was concerned that the 160 unit building was incompatible with the one and two storey single family dwellings that surrounded the development site.

Mr. Wynn recalled that many meetings were held with the developer and the

Borough of North York in an attempt to reduce the density of the project. All attempts to stop or modify the building were unsuccessful even though the Ontario Municipal Board expressed doubts about it. The ratepayer's association felt bitter about this outcome, especially as they had incurred considerable expense in hiring the services of a town planner and legal counsel.

Continuing, Mr. Wynn said that CARP considers the lack of control over the final use of the building to be a major limitation of the planning process. In this instance, a project which, he considers, was promoted as being specifically for seniors and the physically disabled, has many fewer residents from these groups than was proposed. Most of the building is occupied by tenants paying market value rents.

When the panelists' presentations were completed, comments and discussion were invited from participants.

It was pointed out that, in the time since the problem discussed by Mr. Wynn had occurred, there had been a change in policy, at least as far as CMHC was concerned. Since 1985 CMHC's objective has been to directly target funding to those in core need. This meant that a number of small projects in a given area might be subsidized so that the area as a whole would contain a mixture of subsidized and market value housing. The intention was to avoid precisely the problems that Mr. Wynn had discussed.

A participant asked would the official plan for a municipality have to be amended to allow for seniors' housing. The workshop was told that an official plan can be used to identify land that could be used for a seniors' housing project, but not to designate sites for seniors' housing. The official plan is a planning document and not a zoning by-law.



Workshop 2C

"Mixed Blessings"

- Facilitator: David Crenna
Associated Consultants Group Ltd.
Ottawa
- Presenters: Judith Leon
Executive Director
Senior Link
- Hindy Levy
Executive Director
Mutually Assisting Residential Community
Kahilla Residential Program
- Marion Bryner
Community Relations Worker
Hamilton Wentworth Housing Authority
- Leslie M. Klein
Quadrangle Architects Ltd.

The discussion in this workshop focused on the problems encountered when managing buildings with a mix of residents including seniors, people with disabilities, and families with children.

As the Executive Director of Senior Link, **Judith Leon** spoke about the problems her organization encountered when managing seniors-only buildings. Her organization links seniors with the services that they need to "age in place." Senior Link became involved in providing housing for seniors because of the lack of suitable living and care arrangements for their clients. Senior Link has used the Abbeyfield House concept, a British model of supportive housing, providing seniors-only group homes. Within these small homes, services can be tailored to meet the needs of individual seniors.

Ms. Leon discussed the difficulties faced in administering seniors-only housing while maintaining an appropriate social and physical environment. She stressed the need for flexibility on the behalf of agencies that, she considered, should have been supportive

but instead applied rigid rules and regulations. Some of the examples that she gave include the following.

Senior Link would like to admit couples to their buildings who are in need of seniors-only housing, even though one member may be under the age of 65. Unfortunately if a resident is under 65, and a complaint about this is made, then it is possible that the building would lose its seniors-only status. This has presented Senior Link with a problem because, if the Human Rights Code is rigidly applied, a "seniors-only" building is allowed to have residents who are under the age of 65.

It is important to ensure that frail and impaired elderly people, living in a seniors-only building, are able to respond safely in the case of an emergency evacuation. Fire drills are held regularly in the group homes managed by Senior Link, and their experience has been that the regulations regarding fire drills may actually increase the danger to residents if they are rigidly applied. This is because residents may be

required to evacuate to different places during the summer (outdoors) and the winter (a central location in the building). The change of evacuation routes and meeting sites can lead to confusion among those with reduced abilities. Attempts to develop a safer evacuation method were difficult due to rigid interpretation of the regulations by the authorities. When it was noted that lives could be lost as a result of people becoming confused in an emergency situation, Senior Link was told that the agency would not be at fault because it had followed the regulations.

People want to live in seniors-only buildings because they cannot cope with the problems they had encountered either in multi-use facilities or with the difficulties imposed by increasing frailty. Unfortunately the need for assistance often produces a lack of self-worth that may manifest itself in what could appear to be a series of trivial complaints. In order to overcome this, Ms. Leon said, programs must be provided that help people regain their feelings of self-worth. This is a critical aspect of management and must be done on a one-to-one basis. There is also a need for managers who are able to see beyond the "complaints" to the causes of the agitation that led to the original complaint. Senior Link has found it is often difficult to find the funds for such a program or to hire effective managers because of the rigid definition of housing management.

Lastly, Senior Link believes that important elements in creating successful seniors-only housing are maintaining both a mix of different aged residents, and a feeling of belonging to the neighbourhood. Prospective residents for Senior Link managed projects are, however, referred to the residence by the Seniors' Central Housing Agency. This agency's referrals are guided by the financial need of the prospective tenant. Ms. Leon pointed out that this policy made it difficult to keep a good tenant mix or a feeling of belonging to the neighbourhood.

Hindy Levy is the Executive Director of the Mutually Assisting Resident Community (MARC), a mixed family and seniors building. She stressed that there is no such thing as an accident in the development of good mixed housing. The neighbourhood, the building and the tenant mix must be

carefully planned and there is a need for effective on-going management of the building. The mixed housing concept is an attempt to recreate the ambience of neighbourhood in a high rise building. This is a difficult task and requires management personnel who understand the residents and who can deal with the needs of seniors, as well as the children of young parents.

The job of the executive director is to co-ordinate these different needs and to help people understand each other. It is important to be able to communicate with all the groups in the complex, and to be a good negotiator. She stated that there does not appear to be room for this type of "program management" in the mandate of CMHC's Non-Profit Housing Program. The funding that is available is for building management, not program management. Mixed housing imposes the need to develop programs for seniors, for families, and for the two together. "You can't put people in a building and let it happen. There has to be an effective tenant mix and exceptionally good management," she pointed out.

The MARC project was planned to ensure that shopping, transportation and services were accessible, Ms. Levy told participants. One task of management is to facilitate the use of these services. The results are worth the effort because a mixed community provides a real community. Her experience has been that a created community can work if it is carefully planned and well managed.

On behalf of the Hamilton Wentworth Housing Authority, Community Worker **Marion Bryner**, told of her experiences with integrated housing. All of the units in the project she discussed were originally designated as seniors' housing for those aged 60 and over. Integration began when other client groups were identified to be in need of subsidized housing and were accepted as being eligible. These clients included single adults and couples under 60 years of age who were physically disabled. Soon the criteria were again widened to include the mentally handicapped and the psychiatrically disabled. The main reason for providing housing in the complex for these clients was that they were able to live independently given some support services.

The success of the integration was partly due to the communication between the Housing Authority staff and the staff from the Canadian Mental Health Association and the Hamilton Psychiatric Hospital. Ms. Bryner gave as an example, the fact that the Housing Authority was able to employ one of the psychiatrically disabled tenants as a "security tenant," responsible for the building's security when the custodian is off duty.

Ms. Bryner reported that in an attempt to fill the bachelor apartments, students were integrated into the building. The students were advised that, since the majority of tenants were seniors, they would be expected to respect the seniors' lifestyle. After a year the students and seniors were polled with the majority of responses being that it had been a very positive experience. She reported that, to her surprise, some of the negative comments were from students who complained that some seniors played their radios and televisions too loudly.

In January of 1988, the Ontario Minister of Housing changed the eligibility criteria for subsidized housing. Instead of serving specific client groups, subsidized housing could accommodate any legal resident of Ontario who was over the age of 16. As a result, the ratio of seniors and younger people in an integrated building could no longer be controlled. This appears to have resulted in an increase in vandalism, theft, incidents of violence, as well as an increase in the cost of maintenance. Further, because ex-patients from the psychiatric facility no longer have to be referred by the facility, the managers of the residence have no assistance available to them when a problem occurs. In addition, if the number of non-seniors in a building exceeds 30 per cent of the total number of residents, then the building would no longer qualify for New Horizons funding from Health and Welfare Canada.

Ms. Bryner concluded that integration was successful when it was based on filling the needs of specific client groups who have specific reasons for being housed. In the case she was discussing, Seniors who lived in the building saw the need the other clients had for housing and were sympathetic to that need. Under these circumstances, good communication existed between the client's

sponsoring agencies and between the Housing Authority and the tenants. She personally believes that integrated housing is a viable option, but it has the best chance of success when this option is the tenant's choice.

Leslie Klein, an Architect with Quadrangle Architects Ltd., used a slide presentation to describe the process of designing a building. He reported that the biggest challenge in the process is getting a clear idea as to who will be the ultimate user of the building. The ideal situation is to design a building specifically for the needs of each individual who will be living in it.

Mr. Klein stated that beyond a need for accommodation, seniors desire security of tenure, personal and physical security, a good level of independence, a sense of community, and dignity and pride. He then described projects he has designed that illustrate responses to these preferences.

Seniors only buildings, Mr. Klein explained, should be located so as to be an integral part of the larger community, close to other housing, shopping, parks, cultural, and recreational facilities. Within the buildings, however, the interests of the residents are best served in an exclusive environment. This allows both the physical organization of the available space and the services to be tailored to the special needs of the seniors who will reside in the building and ensures that there is no problem of conflict arising with other residents of the community outside of the facility.

If the building or complex is to contain a mix of seniors, singles, and families, then its design should respond to the broader needs of each group. Mr. Klein's experience has shown that a cluster of buildings offers more variety and flexibility than does a single multi-purpose building. Such a cluster could contain a day care centre, apartment buildings for seniors and small families, as well as town houses for larger families. This kind of mix gives a sense of community. Alternatively, the complex could be divided between two buildings that function separately. This allows the needs of seniors and younger people to be addressed separately while outdoor space is shared.

To date Mr. Klein has yet to design a complex specifically for a mix of singles and

compatible adults without children. Two of the concerns he foresees with such a design are as follows: Will the arrangement encourage mutual support or create conflict

between people belonging to the different age groups; and, how to deal with the aging of the population as seniors grow older, families grow up and singles start having children.

Workshop 2D

"In Search of Affordable Housing"

Facilitator:

Peter Smith
President
Andrin Building Corporation

Presenters:

Peter Cridland
Ontario Ministry of Housing

Don Richmond
General Manager
Metropolitan Toronto Housing Company Ltd.

William (Bill) Beatty
Manager — Program Operations
Canada Mortgage and Housing Corporation
Toronto Branch

Gladys Rolling
Honourary Chairperson and Administrator
Senior Citizens' Foundation
Royal Oak Court

This workshop focused upon a discussion of both traditional and innovative approaches to meeting the need for affordable housing.

A professional planner with the Ontario Ministry of Housing, **Peter Cridland** described seniors' housing concepts such as accessory apartments, homesharing and garden suites (or "granny flats"). Each one of these concepts involves a degree of "housing intensification." This means that each concept seeks to make better use of and preserve the existing housing stock and the services that support that stock. There is great potential for affordable housing in these forms because of the large number of available houses.

Mr. Cridland showed a film about housing intensification produced by the Ontario Ministries of Municipal Affairs and Housing. The film made the point that housing intensification can enhance neighbourhoods and improve community vitality. This is not impractical when it is considered that half a million homes in Ontario have space to accommodate more

people. The concept will also help improve the rate of residential use from existing buildings that are currently not used for this purpose, but could be converted.

Housing intensification can be achieved if people look at old buildings with new ideas. The film portrayed the following as examples: a knitting mill turned into a 71 unit apartment complex, an empty basement converted to a basement apartment, and a single dwelling renovated to accommodate two or three families.

The film also suggested that rental housing can be profitable for the homeowner, homesharer, neighbourhoods in general, municipalities, and local groups concerned with housing and small businesses.

After the film, Mr. Cridland discussed two of the concepts in greater detail. With **homesharing**, living accommodation is shared by two or more unrelated people so that there are common living areas as well as private spaces. The homeowner and the sharer are carefully chosen and matched for

compatibility. The Ministry of Housing is funding 17 agencies in Ontario that assist in the matching process and provide follow-up counselling.

Homesharing has several advantages. These include affordability, companionship, independent living, and security. The concept also utilizes homes that are already built and is particularly suitable for seniors with space in their own homes.

The concept also has some disadvantages. Mr. Cridland pointed out that a major one is that homesharing has a stigma attached to it. Some seniors refer to it as "doubling up" meaning that they are reverting back to the housing shortages experienced during the Second World War. Counselling programs are necessary to overcome this barrier.

Mr. Cridland then discussed **garden suites** (or "granny flats"). These are portable, self-contained housing units that are temporarily located on the same lot as the home of a close family member or friend. Each unit is about the size and shape of a double garage. The units are portable so that when they are no longer required they may be removed and relocated to a new site.

By placing the unit near another household, the occupant of the garden suite can receive informal support, companionship, and security. This may be all that many seniors require in order to remain living in the community and "aging in place." A major benefit of the concept is that the suite's occupants and the host family retain their privacy and independence.

Mr. Cridland pointed out that in cases where seniors are living in houses that are too large for their needs and/or are difficult and expensive to maintain, a garden suite can provide suitable, compact living quarters, while allowing larger houses to be put to a more appropriate use in the housing market.

Don Richmond of the Metropolitan Toronto Housing Company Ltd. (MTHCL), explained the demand for new housing options and new forms of housing in terms of tenure. He stated that conventional forms of tenancy are no longer adequate.

He said that MTHCL is working to provide a new form of occupancy called the "Metro Guaranteed Equity Housing (MGEH)." This is a concept that is neither

rental nor ownership based, that offers security to individuals and provides an opportunity for seniors who own their own homes to realize its equity so as to improve their income. MTHCL is currently planning the construction of 1700 units that will be available for occupancy under terms that are similar to co-operative housing.

Mr. Richmond explained that the prospective occupant purchases a share in the Corporation in exchange for occupancy of a unit and a fixed rate of return upon the sum invested. The investor has the option of leaving after six months. "There is no life tenancy," he explained, "the unit is yours until you choose to move out, and then the unit must be sold back to MTHCL." He noted that the unit always remains the property of MTHCL and cannot form part of an estate upon the death of the occupants.

In return for their investment in the Corporation, the investor is paid a fixed rate of return. Because MTHCL owns the units, pays interest on the investment, and guarantees that the original sum invested will be returned, the investor does not benefit from any escalation in property values that may take place, but remains protected if prices fall.

The first MGEH development will be constructed next spring in Malvern, north east of Toronto. The land is being made available at low cost and the investment required to gain occupancy of a housing unit will be well below the cost of purchasing a condominium. Mr. Richmond concluded by stating that MGEH is an ideal arrangement for people who wish to sell their house and invest the equity because it guarantees a return on their investment, albeit at a fixed rate. The validity of the scheme is guaranteed by the Municipality of Toronto.

The Manager of Program Operations with the Toronto Branch of CMHC, **William (Bill) Beatty**, outlined CMHC's objectives for seniors' housing as being: to extend the range of affordable housing choices so that as many seniors as possible can meet their needs and preferences without depending on subsidies, and to use available public funds more effectively to respond to the needs of seniors who do require financial assistance.

Mr. Beatty described CMHC's initiatives in terms of the housing preferences of three

groups of seniors: those who preferred to stay in their own homes, seniors who are interested in living close to their families and friends, and those seniors who are interested in moving to seniors' housing projects.

Seniors who prefer to stay in their own homes include those who require their current home to be adapted to allow them to age in place, as well as those who require financial assistance. Mr. Beatty noted that a recent CMHC publication, *Maintaining Seniors' Independence*, describes a practical approach to home modification.

In order to assist those who have equity tied up in the home that they own, CMHC is currently evaluating ways of encouraging the financial community to offer a range of equity conversion options. Homeowners can benefit financially from home equity conversion because it allows them to enhance their incomes or to finance such projects as home adaptations or renovations. In addition, income generated from options such as homesharing or the lease of an accessory apartment could help seniors to afford to stay in their own homes.

Mr. Beatty then outlined the options that are available for seniors who are interested in living close to their families and friends. These include garden suites, accessory apartments or in-law suites, made-to-convert housing, and accommodations designed to facilitate sharing sometimes called "mingles suites."

CMHC is examining ways of making such options available under social housing programs, and will be undertaking a limited demonstration project involving garden suites. Mr. Beatty explained that the Affordability and Choice Today (ACT) program is designed to encourage the housing industry and municipalities to work together to develop ways of delivering more affordable housing through regulatory reform. He encouraged seniors to get involved in supporting initiatives under the ACT program.

In addition, non-profit and co-operative groups are becoming increasingly involved in developing resident-funded housing for seniors interested in moving. To aid these

groups, CMHC sponsored the development of a publication entitled *Guide to Developing Resident-Funded Co-operative Housing*.

Mr. Beatty described supportive housing as a welcome and less costly alternative to institutional care for many seniors and something that must be explored through joint research by the housing, health and social service sectors. The difficulty lies not in identifying alternatives, but in winning acceptance for both non-traditional housing and for new financial arrangements. Since the greatest opposition is usually experienced at a community and municipal level, there is a need for seniors to get involved in dispelling the often irrational fears that have created these barriers.

Describing the development of Royal Oak Court, a housing project she directed in Mount Albert, Gladys Rolling, Honourary Chairperson and Administrator of the Senior Citizens' Foundation, provided advice on getting a project "through the system." Ms. Rolling suggested approval for projects should be sought while the zoning bylaws still allow affordable housing. "It would be helpful if the board of directors of your project included a local councillor, the mayor and a bank manager," she advised.

In the construction phase, she suggested that an electrical engineer should be hired to inspect the contractors' work. She reminded participants that a cup of coffee and a piece of chocolate cake can go a long way with workers in getting things done. She also told her audience not to be afraid to question CMHC contract regulations; they can be challenged and changed.

Ms. Rolling reported that her project was a success because of the co-operation it got from all who became involved. Among other things, they were able to always have someone on the site watching the progress of the work. When parking became a problem, they were able to purchase additional land for this purpose. Their project is such a success that they are now being asked to add another building. She concluded with the advice "if you want something from government, you have to bombard them. Creativity and innovation are musts."

Workshop 3A

"How Do I Stay at Home Longer? A Rural Perspective"

Facilitator:

Susan Dafoe-Abbey
Senior Citizens' Planning Co-ordinator
The Corporation of the County of Simcoe

This workshop was an open discussion of the problems and frustrations, from a rural perspective, experienced by care givers and their clients.

Susan Dafoe-Abbey, Senior Citizens' Planning Co-ordinator for the County of Simcoe, described the county and its present and future population of seniors. The county is the size of Prince Edward Island, with four times as many residents. Almost a quarter of the population is over 56 years of age, and the number of those aged 65 or more is expected to double in 11 years, while the number of women aged over 75 will quadruple.

The county's services are primarily based in its five urban centres, Orillia, Collingwood, Midland, Barrie, and Alliston. Until May 1989, collective planning to co-ordinate policies with the work of planners did not exist. Services were fragmented and unnecessarily duplicated with 80 per cent of the support services for seniors provided by family and friends. Only 20 per cent of the support provided for seniors came from formal social and health services. The providers of these services had not asked seniors what they really needed.

An increasing number of "retirement communities" have been built in the rural parts of the county and most lack built-in social and health services. Often these communities are designed for seniors who have no roots in the area nor any means to connect them to the larger local community. Ms. Dafoe-Abbey reported that surveys have shown that the top priority for seniors in all

parts of the county is housing and home support programs that will enable people to live in their own homes for as long as possible. Seniors generally expect the government to provide services. She suggested that seniors shift their thinking away from government dependency.

In the 1970s, universal policies for support services and relaxed accountability lead to the creation of many services, some of which were expensive to provide. Government restraints on expenditure began in the 1980s with restricted budgets and greater caution in funding services and programs. Ms. Dafoe-Abbey expects that, in the 1990s, greater community involvement will be required when deciding which services are needed at the local level. As well there will be increased pressure for service providers to be accountable to the provincial government. This means that the communities must take a larger role in raising the money needed to fund programs.

"Most of us have been socialized to be independent that is, to do things for ourselves." Ms. Dafoe-Abbey suggested, however, that as we are all interdependent members of society, one determining factor for well being is "the opportunity to give." Interdependence means "sharing and being with other people." Some older women, in particular, do not have the skills to socialize beyond their immediate family, she explained. Sometimes they are afraid that if they ask for help from family members, they will be placed in an institution. Family members should openly "give people

permission to ask for help," advised Ms. Dafoe-Abbey. She lives in a small village where she encourages the older community members to become her extended family.

Involvement builds a strong community spirit, noted Ms. Dafoe-Abbey. This means that we should "bring people together for a common purpose, and give to each other." Seniors can set up community centres and create talent banks. After all, "independence is silly if it means a solitary existence as opposed to an interdependence that enables you to be involved with each other."

Ms. Dafoe-Abbey then asked for the participation of her audience, most of whom were seniors. She first requested participants to "think about one thing that can help an older person stay at home." Some of the responses from participants are highlighted below.

- Emergency response systems are needed.
- Seniors living in rural areas need an improved transportation network.
- Seniors need help with housekeeping and snow shovelling.
- Peer help, that is seniors helping seniors, should be encouraged as should family support and neighbourhood assistance.
- An information sharing network could be created.
- There is a need to improve the co-ordination of services.
- Seniors enjoy companionship from volunteer home visitors.
- Community telephone networks should be organized because they help seniors keep in contact with seniors and non-seniors.
- Seniors enjoy activities that involve children because they help create links between generations.
- People should encourage seniors to feel that they still are contributing to the community.
- Meals on Wheels.
- Wheels to meals: take a senior out to dinner.
- Home sharing should be encouraged.
- Home adaptations that enable the less able to "age in place" should be made available.

- There should be greater flexibility in zoning.
- More seniors' centres should be constructed.

Ms Dafoe-Abbey next asked participants "What does 'rural' mean to you?" Some of the responses from participants are listed below.

- Rural areas are isolated, especially for seniors, they are outside city or town limits yet small towns under 10 000 population are considered to be rural.
- "Rural" also means farmland, scattered population with low density; quiet, uncluttered, peaceful living, septic tanks, well water, and inadequate social and health services.

In response to her question, "What does independence mean to you?" participants replied:

- being your own boss;
- doing what you want when you want;
- looking out for yourself;
- making one's own decisions and choices; and
- doing things alone, not asking for help.

Ms. Dafoe-Abbey next asked participants to identify some problems that they thought should be addressed. The responses are highlighted below.

- Many seniors believe that they do not have the right to ask for service.
- New retirement communities lack the neighbourliness enjoyed by people already living in a community.
- Long distances to hospitals and medical help are a problem for many seniors.
- Enlightened recommendations made by consultants to programs or projects for seniors are often not used.
- Older women often suffer from a lack of life skills.
- Service providers do not communicate enough with seniors. There is also lack of co-ordination in the provision of services in rural areas. Unfortunately many service providers incorrectly believe that seniors want integrated institutional care.

When asked what could be done toward creating the best environment possible for seniors, participants had a number of ideas that are given below.

- Seniors must help other seniors because together they can offer so much when the opportunities are available.
- Develop services, mobilize volunteers, improve communication and outreach and ensure the safety and security of seniors.
- Putting a "logo" on the door to identify the home of an individual with a disability was suggested, but this was considered

debatable because it might attract unwanted attention to the vulnerability of the resident.

- There must be respect for people who are not joiners. There is a difference between "loneliness" and "aloneness."

In conclusion, a participant suggested that, "we should recognize that there are many ways of doing things, including some that are not covered here, and in looking for new ways of doing things, we should listen to the people."

Workshops 3B and 5B

"If the Tap Turns Off"

- Facilitator: Nicholas W. Dick
Consultant
Housing and Care
- Panelists: Lorne Miller
President
Lorne Miller & Associates
- Colette Kent
Co-ordinator
Elderly Services
Ministry of Community and Social Services
- David McCrindle
Recreation Consultant
Ministry of Tourism & Recreation
- Kathy Durst
Commissioner
Recreation and Culture
City of Waterloo
- Cathy Dowdall
Field Representative
Social Services Branch
Health and Welfare Canada
Exercise
- Facilitators: Jeff Levy
Al Montagnase
Ken Plumber
Carol Penner
John Lovell
Janet Melnick

This workshop was held twice (as 3B and 5B) to allow more participants to attend. This report of the workshop is thus a compilation of the two sessions. The workshop was designed to help participants identify expenditures that are not included in government funding for capital or operating budgets. Information was also provided to assist participants in identifying alternative sources of revenue to cover these costs.

Lorne Miller, an expert in non-profit

fundraising and President of Lorne Miller and Associates, reported that a 1986 study on philanthropy showed that the average amount donated by people over age 75 was \$500 each year. He commented that this showed that the most generous people in this country are senior citizens, and many Boards of Directors are therefore mistaken when they feel they should not ask for donations from seniors.

Keeping this in mind, Mr. Miller urged

participants not to wait until government funding ceases and "the tap is turned off." Instead they should be building relations in the community now. If funding stops, non-profit agencies that have built a good relationship with the community they serve will fare the best. He described some of the many possibilities for fundraising that non-profit agencies can develop. These include: donations, sponsorships, gifts-in-kind, special events, product sales, raffles, and bingos.

He pointed out that sponsorship by commercial organizations can be effective. People over the age of 50 are considered to be an important market these days, and many corporations and businesses are interested in "getting involved" with seniors. Bearing this in mind, Mr. Miller advised "if you have something to sell, consider looking for sponsorship."

The programs provided by the Ontario Ministry of Community and Social Services, were outlined by the Co-ordinator of Elderly Services, **Colette Kent**. She explained that the Ministry is in transition, and this means that the current programs, described below, may be changed in the future.

The Ministry funds programs such as in-home support, meals on wheels, Home Help and Friendly Visiting. The Ministry also has a pilot program, the Community Residential Alternatives Program, that provides some capital funding for amenity spaces that would not otherwise be funded by the housing programs. This program can cover capital costs as well as a portion of the operating costs. Funds are also provided to volunteer boards that are interested in providing assistance to seniors who need help with daily living.

Ms. Kent reported that the Ministry shares programs with the Ontario Ministry of Housing and provides funding for non-governmental agencies to work "on-site" with seniors. The Elderly Persons Centres Program is also co-ordinated by the Ministry. This program provides annual grants of up to \$30 000 to cover the operating cost of activities approved under the program.

Kathy Durst, Commissioner for Recreation and Culture with the City of Waterloo, began by claiming that the funding "tap" has never really been turned on. She

discussed the example of two seniors' centres with day programs and offered funding suggestions for similar programs. Her suggestions were:

- nurture community relations;
- divide the money needed for the project into small quantities so that individual donations can involve all the members of the community;
- approach the private sector;
- be receptive to donations of the articles or services needed, not only donations of money;
- encourage inter-agency collaboration;
- involve service clubs through such arrangements as the use of meeting space in the proposed facility in return for donations;
- consider setting user fees on a sliding scale;
- approach foundations; and
- establish memorials.

David McCrindle, Recreation Consultant, Ministry of Tourism and Recreation, explained that the Ministry assists municipalities, non-profit agencies, and other organizations with funding for sports, fitness, and recreational opportunities. The objective is to assist groups, such as seniors, whose needs are not met by mainstream recreation programs. The Ministry has four district offices in Ontario, with a recreation consultant in each office. There are also recreation consultants at the local level; they offer information about grant programs from Tourism and Recreation and other sources such as the Office for Disabled Persons. Recreation consultants can also advise on how to set up your own club or recreation facility.

Mr. McCrindle described two of the grant programs administered by Tourism and Recreation. The Community Recreation Development Program provides short term funds that help a project get started, while the Community Recreation Capital Program provides funding for the construction of new facilities and the conservation of existing facilities.

In conclusion Mr. McCrindle recommended that participants talk with their local recreation counsellor for funding

guidance. He also recommended a resource book *The Quick Index to Services*; it is organized by subject and is available in the Ontario Government Bookstore.

New Horizons, a program offered by Health and Welfare Canada, was described by Field Representative, **Cathy Dowdall**. The program is not concerned with funding the capital costs of new buildings. Rather, it helps with the activities that seniors could do inside a building such as a recreation centre. The program aims to assist management or tenants' committees, provides support services and fosters recreational and social activities. These include games, crafts, hobbies, films, educational activities, and fitness programs.

New Horizons encourages self-help among clients, Ms. Dowdall said, including telephone checks, friendly visits, and get-well cards. The program may be sponsored by municipalities, Departments of Parks and Recreation, Boards of Education, other service groups, or by seniors themselves. Only those programs actually run by seniors qualify for New Horizons funding. Grants from New Horizons are given to groups of seniors that have a committee of at least ten people to guide the group's activities. Seniors must sustain the program with volunteerism being a key concept. New Horizons provides seed funding, usually with a focus on self help. Ms. Dowdall said the program is most frequently asked for money to purchase office supplies, equipment, program supplies, and to cover instruction costs.

After the panelists had finished their presentations, participants joined one of four groups for a "hands-on" exercise in decision-

making with regard to the funding of a housing project. Participants were asked, "how do you fund the changes or additions you want to make to the project when there is no government funding to be had?" Four different workshop "scenario kits" each representing a different type of housing project were presented. Each kit included the following: a description of the situation, an operating budget, shelter and non-shelter revenue tabulations, cost of capital improvements, summary of the operating budget, support service expenditures and support service revenues.

During the exercise, participants discussed the projects as outlined in the kits and prepared ideas to solve the funding problems. A range of creative responses were forthcoming from the participants that included such ideas as training volunteer tenants to operate an emergency response system instead of hiring a person to do the job, involving the surrounding community in activities within a seniors' housing facility, asking a school bus operator to help with off-service hours transportation, and seeking work-in-kind donations to help with repairs and minor construction projects.

At the end of the exercise, a summary of the conclusions was presented. Participants decided that it was important to make the community aware of the project's existence before any problems arise that require additional funding. Organizers should also remember that money is not the only requirement, people are needed too and the seniors' community itself is often the best resource.

Workshop 3C

"Working Through the Urban Maze"

- Facilitator: Angus Cranston
Planner
City of Toronto
- Presenters: John L. Boyer
Director
Property and Housing
City of Windsor
- Judith Leon
Executive Director
Senior Link
- Somer Rumm
Senior Vice-President
First City Development Corporation Ltd.

This workshop reviewed a number of building projects, their successes and their problems. It especially emphasized the problems, such as regulatory barriers, that are limiting the expansion of the amount of affordable housing that is being made available.

The Director of Property and Housing for the City of Windsor, **John Boyer**, talked about the obstacles that are limiting the growth of affordable housing. He said that although the "not in my backyard" (NIMBY) syndrome is not as great an obstacle to the development of affordable, integrated housing as had been feared, care must be taken to ensure that proper planning principles are upheld and that public information meetings are arranged to establish appropriate dialogue with those living close to the proposed project.

Mr. Boyer commented that the provincial government must address the urgent need to create seniors' housing. He stated, "It is essential that Ontario be prepared to fund housing projects in areas where the need has been identified." At the moment, he continued, family housing is the

government's top priority, even though the number of seniors in the population is increasing more rapidly than any other age group. It is unfortunate that the government of Ontario has failed to fund seniors' housing projects even when there has been a recognized need in a particular municipality.

In order to correct this imbalance, he suggested that seniors should establish an effective lobby group. They should meet with the government and community groups to ensure that their concerns are expressed and their needs are met. Groups planning housing developments for seniors must also become more aware of the need to provide facilities for the disabled. The Ministry of Housing has Convert-to-Rent, the Low Rise Rehabilitation Program and the Ontario Home Renewal Program, all of which provide funding to assist disabled persons with their housing problems.

Judith Leon, Executive Director, Senior Link, described various difficulties that her organization has encountered in its attempts to provide seniors with the housing they need. Her organization has learned that it is important to establish credibility with the

project's builders, and to demonstrate a knowledge of construction techniques and the management of a building project.

Senior Link has also learned the importance of developing negotiating skills. These skills are required in the negotiation of agreements between, for example, the Ministries of Community and Social Services, Housing, and Health. Another challenge is to tailor proposed programs and services to fit existing government funding guidelines.

Ms. Leon explained that it is necessary to learn to work within the often confining and conflicting planning and zoning regulations as well as the provincial building code. "When your building is finally finished, and you are ready for tenants, you face further obstacles including provincial and federal government criteria on occupants," she added.

Ms. Leon suggested that there are many problems with privately-owned seniors' housing and that the government should move quickly to establish regulations for the "rest home" industry. Although there are already rules for the management of government subsidized buildings, these need to be tightened. She added that, in her opinion, regulatory bodies should have a knowledgeable committee to help them draft the regulations, which should be as practical as possible.

According to **Somer Rumm**, Senior Vice-President, First City Development Corporation Ltd., the commonplace reference to a "maze" has become associated with particular reference to the development process and the bureaucracy of all three levels of government.

Mr. Rumm discussed the various steps of the process that must be completed in order to obtain approval for a building project, which can take from two to fifteen years to complete. In the context of two proposed housing projects, one situated in the Township of Glanbrook and the other in

the City of Hamilton, Mr. Rumm described the problems he has encountered when working with government.

He summarized that, "from a practical point of view, to successfully manoeuvre through the maze of urban approvals, one should be in the right place at the right time; be well-prepared, with a team of professional consultants; establish a co-operative liaison with local planning staff and officials; and have developed the necessary financial resources to complete the project."

He added that, on a personal level, he considered it necessary to have "the patience of Job and the hide of a rhinoceros in order to endure the agonizing process of development approvals." Mr. Rumm also stated that he considered one of the greatest barriers to the success or failure of any development project, to be the "traditional bureaucratic resistance to a new idea." He concluded that this resistance to change is the reason why the provision of suitable seniors' housing is so far behind the demand for it from the public.

After the presentations, discussion and comments were invited from the participants.

Questions were asked about the qualifications necessary for a person to sit on a planning approval board, how the appointments were made, and were the board members required to have special knowledge or experience in dealing with housing issues. In reply, participants were told that some board members are elected politicians, while others are appointed and they may be informed members of the public or professionals.

Participants also asked questions about the size of seniors' housing units in relation to those constructed for younger residents. The presenters replied that only a certain amount of money is available for seniors' housing and that the regulations that apply to it allow a smaller area for living space than is required for non-seniors housing.

Workshop 3D

"Options for Staying in Place"

- Facilitator: Karen Goldenberg
Executive Vice-President
The Dynacare Health Group Inc.
- Presenters: Heather Snell
Consultant
Designable Environments
- Robert Topping
Robert Topping Architect
- Andrew Wister
Assistant Professor of Sociology
University of Waterloo
- Nina Herman
Executive Co-ordinator
Metro Toronto Shared Accommodation Service
- Luis Rodriguez
Researcher, Housing Innovations,
Canada Mortgage and Housing Corporation

This workshop focused on improvements to both housing design and living arrangements that can assist seniors to remain in their own homes.

Heather Snell, a Consultant with Designable Environments, discussed the "Client-Centred Design Process" that she and several colleagues developed at the Barrier Free Design Centre. She commented that ideally the design process should take place before making any home improvements. It consists of the following steps: gathering data, interpreting data, setting performance goals, generating design decisions, reviewing solutions, and finally, designing.

Ms. Snell focused her comments on the method of gathering data, stressing that everyone is different in terms of their physical and psychological requirements. The information collected about these needs should be written in simple language that all can understand. Her team developed two

forms to ensure that data is collected from the point of view of the client, the "Client Information Profile" and the "Important Measurement Sheet." These forms are available from the Barrier Free Design Centre. She explained that this method was chosen "so that one does not begin with the solution, but rather determines the client's needs and then develops the most suitable solution."

The Client Information Profile is made up of a series of questions about the use of each part of the home and is designed to determine the degree of independence with which people can undertake the activities of daily living. The form is simple to understand and provides the designer or contractor with a starting point for suggesting changes in living arrangements. The Important Measurement Sheet asks people to take measurements of themselves and other family members such as their height and arm reach as well as describing

any physical limitations that they may have. Once completed, these two assessment tools provide a profile of the needs of the client that ensures the design provides for facilities that can be used by all members of the family without difficulty. "An inch or two here or there can make a difference in the degree of independence a person can have," observed Ms. Snell.

Using the information gathered on the two forms, Ms. Snell explained that "performance goals" can be established. These are simple statements of the activities the senior wishes to engage in and defines the degree of independence. "Design solutions come from these performance goals," she stated.

Ms. Snell urged seniors thinking of home renovations, "to carefully and thoroughly assess their functional needs and physical requirements. Making plans with this kind of detail will result in you enjoying enhanced dignity, safety, value, and independence within your home," she concluded.

The sole practitioner at Robert Topping Architects, and a professor of architectural technology at Humber College, **Robert Topping**, described a philosophy of design that relates to different age and population groups. He showed examples of changes that can be made to a home to provide easier access to the second floor.

The process of aging, Mr. Topping explained, causes changes in ability for all of us. A light switch, for example, is usually too high for a child to reach and possibly too difficult for a senior to grasp because of decreasing strength and dexterity. Generally, we are expected to adapt our abilities to suit the surrounding environment rather than having an environment that supports our abilities. As a result, safety and dignity may often be compromised. "We can all perform everyday tasks much better in an environment that has been adapted to suit our abilities," he stated.

One of the most common problems encountered by seniors, Mr. Topping noted, is access to the upper levels of a home. He offered three options for providing access to upper floors. First, the homeowner can redefine how the existing ground floor living spaces are used, for example by converting the dining room into a bedroom. Second, an

addition to the house can be built to provide bedroom and bathroom accommodation. Third, a mechanical elevating device can be installed to provide access to the second floor.

Mr. Topping provided illustrations of three basic types of mechanical elevating devices, a chair lift, a stair lift, and a residential elevator.

A chair lift fits over the stairway and moves from one floor to another. It requires that the user must be able to transfer on and off the chair lift. Two walkers or wheelchairs may be required, one for each floor. A chair lift can be fitted on a curved stairway. Mr. Topping described the device as being "ugly" in appearance. A chair lift costs about \$6000, but it can easily be removed for resale.

A stair lift consists of a platform that fits over the staircase and allows a wheelchair to be driven on to it. The platform is then elevated by means of rails attached to the stairs. The staircase must be straight to allow the use of this device, Mr. Topping explained, and space is required at the top and bottom of the stairs for the wheelchair to manoeuvre. A stair lift also appears "ugly" but is relatively easy to install and remove. Cost is about \$9000.

A residential elevator can be as small as 50 inches by 39 inches (1.27 metres by 1 metre). It consists of a platform that moves up and down an enclosed shaft built either inside or on to the outside of the house. The device is relatively safe and can be designed to suit the existing decor, however, it is not easy to remove. Cost is at least \$12 000.

Mr. Topping concluded that providing second floor access by mechanical means is neither easy nor inexpensive, but it can be done successfully. Such a project requires the expertise of a professional designer, "don't rely on the elevator company," and involves a considerable investment in time, energy and money. If the alternative is leaving home, however, such an investment would certainly be worthwhile.

An Assistant Professor at the University of Waterloo, **Andrew Wister** talked about the psychological barriers that can prevent seniors from making changes in their living arrangements. Many supposedly good housing ideas, he noted, are not always successful in practice. These ideas may encounter unexpected low demand, prove

only to meet the housing needs of wealthier seniors, fail to reach those with poor functional ability, or fall short of being cost-effective.

More specifically, Mr. Wister said, research has shown that most seniors "exhibit high levels of housing satisfaction. They also perceive that they have fewer housing problems than are shown by evaluations made by experts and generally show a low level of enthusiasm for most of the housing alternatives, living arrangements, innovations, and design alterations discussed at this conference." The majority of seniors, he continued, avoid making changes to the interior and exterior of their homes, and have not selected their homes for any special design features that make for easier living. Neither do they invest time into considering future changes, and given a choice, they prefer a living environment identical to their present situation. Only 20 per cent of those seniors surveyed make the significant change of moving to an apartment or condominium dwelling because the unit is easier to manage than a house. Most seniors want to stay in their own homes because they do not want to lose their social contacts.

Many seniors, Mr. Wister said, are resistant to change and rationalize their worsening physical situation by gradually accepting health related inconveniences. They also develop innovative strategies to deal with physical problems, and change their expectations as to what constitutes "adequate" living conditions. Some also deny that they are no longer capable of looking after themselves as demonstrated by a limited ability to plan for the future. When this happens, many consider the maladaptive behaviour of themselves or their partner to be a challenge.

Mr. Wister suggested more seniors would be encouraged to consider changes to the design of their home if there was a program that made seniors aware of potential problems such as a steep stair or the lack of proper railings. An aggressive advertising campaign portraying the different design and living options would also help. Another idea is for a consulting service that could accurately appraise the needs and preferences of a senior, assess the resources that are available, and link the individual to

the appropriate organizations and services.

In summary, Mr. Wister said that it may not be enough to leave housing adaptations to the individual as implied by some current housing policies. "Rather, there is a need for a more concerted effort in bringing about proven changes in the residences of older adults."

Executive Co-ordinator for the Metro Toronto Shared Accommodation Service (Sharing), **Nina Herman** talked about home sharing as a means of "aging in place." She began by discussing what a home represents including memories, family, personalized comfort, and neighbours, and the problems of keeping up with taxes and maintenance when living on a limited income. She posed the question, "Have you thought about sharing your house and thereby offsetting some of the expenses?"

Ms. Herman summarized the advantages of home-sharing as being companionship, assistance (personal or other), sharing of expenses, and help with cooking and maintenance chores. She stressed that it means a change in lifestyle, "you will be sharing space." To make home-sharing work, "one must clarify expectations, engage in open and ongoing communication, assess complementary needs, put an agreement in writing, and be realistic in your expectations." She also suggested that a home-sharing agency be used to find the right person to share one's home. She made reference as well to the advantages of group residences, in which four or five people pool resources and provide mutual assistance.

Luis Rodriguez, a CMHC Researcher of Housing Innovations, discussed **made-to-convert housing**. These are houses that are specifically designed so they can be inexpensively and easily converted from a single family dwelling to a family dwelling with an apartment and, at a later date, can just as easily be converted back to a single family unit. He identified housing design trends, showed slides of made-to-convert housing, identified design criteria and the material benefits of made-to-convert housing.

Mr. Rodriguez explained that housing design trends have changed considerably in the 20 years that he has been involved as an architect and housing researcher. In the 1970s, the emphasis was on specific

functional aspects such as cooking, eating, sitting, and sleeping. Housing design standards were established to meet the needs of the average family. In the 1980s, these standardized design concepts were brought into question. It became apparent that housing design should reflect a variety of needs, lifestyles and circumstances. Larger houses with skylights, eat-in kitchens, solariums, family rooms, open stair cases, and ensuite bathrooms became popular. For the 1990s, housing must meet changing needs and circumstances, where the length of occupancy and level of satisfaction can be optimized.

Mr. Rodriguez suggested that the made-to-convert housing concept offers great potential to meet some of these needs. His slides showed examples of homes that demonstrated easy access with an apartment for a senior all on one floor and the family living on the upper floors. There was thus a mixture of common and private areas in two independent units. He also showed examples of made-to-convert housing that can be designed in various forms including detached houses, row houses, and apartment units.

The design criteria used in the designs included the concept of integration and yet

independence. This was achieved by installing separate access to the two units from the street. The designs also featured direct access to grade. As well, the homes had flexible and adaptable fixed elements that are strategically located such as appropriately placed electrical outlets, natural lighting, and the ability to independently control the environment in the sections. The benefits of the made-to-convert housing concept are that the approach is multi-functional, and that it can generate extra income as well as enhance the marketability of the house.

After the presentations were completed, participants asked questions of the presenters. There were a number of requests for more information about housing options. A member of the audience suggested reference to brochures produced by the Canadian Rehabilitation Council for the Disabled, especially one called *Stay Safe*, that provides simple and inexpensive tips for modifying the home. This participant also recommended the "Window on Technology" display on the 12th Floor, North York City Centre, as it contains information on aids and gadgets to use in the home.

Workshop 4A

"The Private and Non-Profit Sectors — Opportunities for Co-operation"

- Facilitator: Sam Ruth
Consultant
The Baycrest Centre Foundation
- Presenters: Robert Hart
President
Retirement Resource Group
- Barry D. McCorquodale
Executive Vice-President
Retirement Resource Group
- Mike Bausch
Vice-President
Arbor Living Centres
- Jim Henry
Executive Director, Planning & Development
Spruce Lodge
- Sharon Lawlor
Chief Executive Officer
North Scarborough Centre
(Unable to attend due to illness)

This workshop reviewed the issues, problems, and solutions surrounding seniors' desire to "age in place" in affordable housing. The presenters discussed the strengths and weaknesses of the public, private, and non-profit sectors, and changes that could be made to both that would benefit seniors as housing clients.

Robert Hart, President of the Retirement Resource Group, a non-profit consulting group specializing on seniors' housing issues. Mr. Hart focused his presentation on "the aging cliff dwellers" living in high rise apartments. These are a growing population of seniors many of whom live alone. In Metropolitan Toronto, for example, 25 per cent of the 235 000 seniors over 65 years of age live alone in apartments.

Many apartment residents cannot afford to leave their current homes and Mr. Hart referred to this as a serious problem. Meanwhile, assuming that condominiums and retirement houses are the next place of residence for these seniors, developers are focusing on building units that can only be purchased by those at "the top end of the market." What this means, Mr. Hart explained, is that there is a real lack of affordable housing for these apartment dwellers.

Mr. Hart showed architectural drawings demonstrating how existing and future apartment complexes could be modified to accommodate seniors' changing needs. He then showed a second model, a Canadian version of the British Abbeyfield Housing

Concept. This concept saves building, operating, and care-giving costs through its structure. By involving community organizations and church congregations in the provision of services, further cost savings are also realized.

According to Mr. Hart, Canada's provinces have set up community-delivered services for seniors in recent years. Unfortunately, these services are sometimes poorly co-ordinated and not available in all communities. There is also a lack of services in smaller communities because they have been centralized in the larger towns. He recommended that more localized services be established, using adapted apartments and condominium units as places for delivery to the residents and to people living in the surrounding neighbourhood. Housing, therefore, would be created not just as shelter but rather as a "broader life cycle package."

In the absence of Sharon Lawlor, **Barry D. McCorquodale**, Executive Vice President of the Retirement Resource Group of Metropolitan Toronto, gave her presentation and outlined the four components of the 20-year-old Unionville Home Society. The Union Villa is a 162-bed home for the aged. The Heritage Village has 92 cottages made available at affordable rents for independent living. Wyndham Gardens Apartments has 122 apartments built on a "life lease" concept and operates under a separate non-profit corporation. A Heritage Centre has social, educational and recreational programs for seniors.

He then outlined a plan for the future of the North Scarborough Centre. This retirement community will include condominium apartments, affordable condominiums, and a service component to allow seniors to "age in place." In addition, on-site commercial and retail services will provide a variety of consumer shops and services. The Centre will also have medical and paramedical services, including various medical specialists and counselling, plus a non-profit seniors' day-care centre for rehabilitation, social and recreational services.

The Scarborough plan calls for a board of directors reflecting all the interest groups involved including seniors, owner/manager representatives and community representatives. This board will seek

incorporation as a non-profit, non-share capital corporation which will also oversee the affordable housing units and the seniors' day-care centre.

The non-profit components would be built next to the commercial and retail part of the Centre and it will be managed by the owner. The Planning Act's section 49, sub-section 9, does allow for a "portion" of any building to be leased on a long-term/life lease basis as long as the entire building is not leased in this way.

Unfortunately, the different levels of government currently have barriers to such a unique project as is envisioned here. For example, amendments to the official plan or rezoning take a very long time. Second, occupants of a seniors' housing project must be at least age 65. Third, a recent Human Rights Commission set a precedent in declaring that owners of condominiums and apartments may not exclude people as residents on the grounds that they have children. This ruling means that it will be difficult in the future to restrict the occupants of a "seniors' building" to those over a certain age.

The Vice-President of Arbor Living Centres Inc., **Michael Bausch**, outlined the strengths and weaknesses of the private, non-profit, and public sectors, and suggested several ways in which they could work together.

The strengths of the private sector are that it can mobilize capital quickly and efficiently; has great expertise in planning, development, construction, and in service delivery; has fast and efficient operations, recognizing that "time is money;" and has a marketing mentality that views the end customer as "king." In Mr. Bausch's opinion, the weaknesses of the private sector are that it sometimes places too much emphasis on the portion of the market that will yield the highest profits, and there are varying levels of attitudes toward ethics and responsibility amongst members of this group.

Mr. Bausch continued by describing the strengths of the non-profit sector as being that it is particularly suited for land ownership, especially amongst faith and ethnic communities; ideally it has a "service first" mentality; it can exhibit, indeed is expected to exhibit, selflessness; and, has

great popularity in a community sense and from a political point of view.

Of course, the non-profit sector has its weaknesses, and Mr. Bausch considered one to be the fact that large, multi-faceted boards with competing interests often govern the activities of a non-profit organization. This can result in slower decision-making because it is often based upon reaching consensus amongst the various interested parties. These organizations can also be naive and lacking in technical and other expertise, and have an inability to continue meeting their capital requirements.

Mr. Bausch outlined what he considered to be the strengths of the public sector. It has good research capabilities, can theoretically operate with few restraints, and has less need for fiscal sensitivities. This sector, however, does have a number of weaknesses. It is, for example, often slow and can appear to study problems too intensively. The sector has also been criticized for being insensitive to its clients, that is for having the attitude of "we know what's best." But, most importantly, this sector is being restricted by a diminishing capability to fund the services and programs that are needed because taxpayers are not keen to see their taxes increase above current levels and because of competing public needs.

Ideally, Mr. Bausch continued, there should be a way of combining the strengths of the private, non-profit and public sectors. To achieve this laudable goal, mistrust and misunderstanding among the various sectors must be overcome and replaced by co-operation. If this were accomplished, the three sectors would be able to co-ordinate and share research on housing and care needs. This would enable them to become more cost-effective and better able to interpret what is wanted and needed.

He suggested that co-operation could be achieved through a partnership approach. The public sector could be used as a clearing house and information centre through which private sector capital and management skills could then be connected to public and non-profit organizations. Ideally, these organizations, whose social concern would be ensured by community-based boards, would have control over some land assets. This would mean that, instead of directly

intervening in the process of supplying land for non-profit or affordable housing, the public sector could channel its limited resources to support seniors in need. Mr. Bausch noted that the majority of seniors do not want or need universal programs and that seniors prefer that more help go to those who are in need.

Lastly, Mr. Bausch noted that this would enable the public sector to take on the role of "watch-dog," armed with legislation and regulations that ensure suitable private sector responses to seniors' needs as well as to provide consumer protection.

As the Executive Director of Planning and Development for Spruce Lodge, Jim Henry is convinced that seniors' options must be expanded. He reported that too often he has met seniors who have given up everything, identity, dignity and hope, upon moving to a home for the aged. He stressed the urgent need for collaboration between the private and non-profit sectors.

Mr. Henry presented a chart showing the needs of the population aged 65 and over. Eighty per cent are independent persons who manage with occasional home support services until a health crisis threatens their lifestyle. Another ten per cent have independent housing, but require support services, while five per cent need supportive housing and services. The final five per cent, he noted, require institutional services.

Mr. Henry believes that the most severe housing needs exist among those seniors who reside outside institutions but who need services. He outlined what not to do, by citing an example of a recent retirement community created by the private sector.

This community has 300 units and was constructed near a town of 3500 people. "But there is no bus service, no community hospital, nor did the developer include plans for future support services," Mr. Henry emphasized. The clients, he noted, are attracted by the low cost of the housing. "The developer is being irresponsible," claimed Mr. Henry. "The developer makes his profit and leaves the municipality and its agencies to look after this new group of people as they get older and need more supportive care and health services."

Mr. Henry advocates that non-profit organizations retain their identity and gain

recognition to mix with other sectors. "The wisdom of the community will always exceed the knowledge of experts," he concluded.

After the presentations were completed, comments were invited from participants. The following points were contributed by the participants.

- Since visionaries in non-profit groups often suffer from overwork and burn-out, what can be done to address this problem?
- The public must be better educated about seniors' housing so that they understand it

is not intended to be restricted to less able seniors.

- In government, there is no incentive to make decisions within a time limit.
- It was suggested that personnel in the private, non-profit, and public sectors should exchange jobs so as to get a better understanding about the various roles the sectors play in society.

Workshop 4B

"Beyond Bricks and Mortar: Finding the Middle Ground"

Facilitator: Dirk Jol
Assistant General Manager of Development
Cityhome, Toronto

Presenters: Nan Peele
Administrator
Jubilee Centre

Jim Williams
Acting Housing Manager,
Elgin and St. Thomas Housing Authority

This workshop reviewed the management philosophies and management styles of two housing administrators. It attempted to answer the question, "Do we manage property or do we manage the people living in the property?" The workshop title, "Finding the Middle Ground," refers to the middle ground of management given that there are generally considered to be differing styles of what is referred to as "property management."

The Administrator of the Jubilee Centre, a 76-unit seniors' apartment building in Etobicoke, Nan Peele explained that the philosophy of the Centre toward its tenants is a benevolent one. The Centre believes that "the less they manage the easier it is." As an example, she explained the pet policy. The lease signed by tenants states that no pets are allowed. The Centre has taken the view, however, that "if I don't see it, it's not there." This policy works well for the Centre. In this instance, they have adopted a lenient attitude on the grounds that "medical science has proven that pets and seniors go together."

Ms. Peele explained that one potential area of conflict is a common area shared by the apartment complex and an adjacent church. So far, however, no difficulties have arisen even though residents and

parishioners arrange and hold private parties in the area. Another problem is one of parking. While there are very few parking places, the number has fortunately proven to be adequate for the complex.

James Williams is Housing Manager for the Elgin and St. Thomas Housing Authority. He reported that pets are not allowed in projects managed by the housing authority and that this rule is enforced. His complex has limited parking available and that which is available is first assigned to the tenants. The limited number of spaces means that all the spaces are marked for tenants use only, and problems are dealt with on a case-by-case basis.

The complex that Mr. Williams manages is made up of several buildings and each building has a common room or lounge. All lounges are available at all times to all persons. Some rooms, however, can be booked for private functions such as parties. This is done on a first-come-first-served basis. The Housing Authority does not allow the common rooms and lounges to be rented by outside agencies.

When the presentations were completed, participants were asked to respond with comments and questions.

The general feeling from participants

was that within the privacy of their apartments, seniors should be able to please themselves as long as they do not interfere with the comfort of others. It was noted it is quite normal for there to be a restricted number of parking places available at seniors' apartments. Generally, a lot fewer parking spaces are designed into seniors housing whereas integrated housing has an adequate number of parking spaces.

Other responses were that the "hardline" approach to management assumes that people are irresponsible. The panel felt that the size of the building plays a large part in deciding how it is managed. Managers can be more flexible with a smaller number of

units. One piece of advice that was given was that people should check out the rules and regulations governing behaviour by the residents of a building before they decide to move in.

Two recommendations arose from the discussion: That the Landlord and Tenant Act needs to be changed. The Act does not help managers with the resolution of problems between themselves and tenants. The second recommendation was that administrators should not overlook the resources of the residents themselves because residents' associations can be an invaluable aid to solving management problems.

Workshop 4C

"Supportive Community-Based Housing"

- Facilitator: Harriet Smith
Vice Chairperson
Toronto Mayor's Committee on Aging
- Presenters: Sister Margaret Smith
Executive Director
St. Joseph's Heritage
Thunder Bay
- Judith Leon
Executive Director
Senior Link
- Dr. Gale West
Assistant Professor
Gerontology Studies
McMaster University
- Irv Rayman
Manager
Interfaith Homes Corporation

This workshop featured a discussion about the community-based, or supportive housing options, that bridge the gap between being in one's own home and moving into an institution. Supportive housing combines a range of group living arrangements, in a variety of housing forms, with the provision of physical assistance, social support, and other services. The objective is to help less able seniors maintain as great a degree of independence as possible.

Sister Margaret Smith, Executive Director of St. Joseph's Heritage, reported that the complex consisted of 180 apartments and a nursing home. It is an example of a continuum of care option for seniors. This Thunder Bay project was designed not only to recognize the right of an individual to independence, but also to provide services that would enable the individual to maintain

the highest possible level of independence for as long as possible. The objective is to help seniors keep their positions in the mainstream of society.

Both the apartments and the nursing home are fully equipped with amenities. Many room styles are available, and rooms are larger than specified by CMHC regulations for this type of housing. A placement co-ordination service exists to assist people who need to move from their apartment to the nursing home.

At St. Joseph's Heritage, seniors retain the right to make their own decisions, and to take some risks. Almost all, 99 per cent, choose to die in the nursing home rather than go to a hospital. As part of the effort to establish a continuum of care, spouses are able to live in the apartment while their partner resides in the nursing home. Sister

Smith reported that there is a ten year waiting list to move into St. Joseph's Heritage.

A less successful part of the project involved a large well-equipped community centre that was included in the complex. This centre was not able to compete for fee-paying users with a large games complex erected for the Canada Games. Some of the facilities in the community centre have been dismantled, while others are used by children and young people. Most important to note is that the seniors from the apartments do not use the facilities in the Community Centre as had been anticipated they would. Sister Smith emphasized that proper surveys have to be made in the planning stage to determine what people want, what is affordable, and what competition might be encountered.

Sister Smith also mentioned that the complex has 15 bed-sitting room apartments and that these are not in great demand. With hindsight, St. Joseph's Heritage realizes that it should have constructed more standard one-bedroom or bachelor apartments. Other problems encountered by St. Joseph's Heritage resulted from a lack of funding. For example, the complex has not been able to hire enough permanent staff to provide emergency assistance to resident seniors.

Judith Leon, the Executive Director of Senior Link, described the organization as a neighbourhood agency that provides services ranging from shopping and driving to counselling for 2000 seniors. Senior Link is also engaged in advocacy work, and one-on-one counselling to assist people to re-motivate themselves. Senior Link has found that one result of encouraging self-respect is that people automatically start to help those around them.

Ms. Leon stated that if seniors are able to take advantage of supportive housing, most will not need nursing care later. A neighbourhood group, rather than a housing group, is needed to provide necessary services to people living in supportive housing. Senior Link is responsible for the building of supportive housing, both apartments and smaller seniors' residence homes, in Toronto's east-side community. Neighbourhood groups tend to treat people with significantly more respect than do larger bodies. She also said that seniors should be

encouraged to look at lesser levels of care rather than greater levels.

In theory, the province has helped to provide housing, Ms. Leon stated, but in practice the money has not actually flowed as well as it should. She remains hopeful, however, that eventually it will. She encouraged those wishing to start projects not to wait until the money is in hand but, rather, "just to go ahead and do it!" After the project is started, say "Hey, look what I'm doing. You wouldn't want me to close it down now, would you? It would create awfully bad publicity." Then the appropriate funds will likely come through.

Dr. Gale West is an Assistant Professor of Gerontology Studies at McMaster University and is also a member of the Board of Directors of the Abbeyfield Society of Canada. She described the history of the Abbeyfield House approach. It began in Britain with one house and has since met with success in many countries. Inherent in this concept is a desire to keep seniors living in their neighbourhoods, and in real homes. Abbeyfield houses are large houses that have been adapted to accommodate eight to ten people. Often Rotary Clubs are involved in doing the renovations and many services are secured at no charge or at cost.

Rooms and washrooms in the home are private while the rest of the living areas are communal. There are currently three Abbeyfield projects in British Columbia and three in Ontario. Quebec is considering the concept for rural areas. According to Dr. West, Abbeyfield type housing is perfect for rural areas that do not have large long-term facilities. At one of the homes in Guelph, the monthly rent is \$850 including food and all other services.

An architect and the manager of Interfaith Homes Corporation, **Irv Rayman** explained that Interfaith is a non-profit developer and consultant to groups that need help starting a project. The group came together more than 17 years ago for a number of purposes, one of which was to produce housing that it owns, manages, and rents on a non-profit volunteer basis to people who are in need. A second purpose was to provide volunteer help and advice to groups, usually church groups, that want to develop housing projects. A third purpose was to

lobby and to work with government on behalf of groups that wish to sponsor non-profit housing.

Recently, Mr. Rayman stated, Interfaith has been building an average of 50 to 100 units of housing per year. Some of these units are created specifically for the organized religious groups that own and manage them. Others units are created for direct ownership and management by Interfaith Homes.

Interfaith spends a great deal of its time and energy working with neighbourhood groups that are concerned about new projects

planned for their areas. One of the ways they cope with the "not in my backyard" (NIMBY) syndrome is to show people established non-profit housing projects. They are small and designed whenever possible to look like single family housing.

As an architect acting as a developer, Mr. Rayman concluded by stating he found it difficult to act as the owner's representative in the development of new housing while, at the same time, providing the architectural services. Because of this, Interfaith has recently moved toward retaining outside architects to design their projects.

Workshop 4D

"The How To's — Northern and Rural Successes and Dilemmas"

- Facilitator: Peter Oliphant
President
Cityhome
- Presenters: His Worship Albert Bouwers
Mayor
Township of Osgoode
- Claire Dimock
Vice President
Community Relations and Housing
Dennison Mines Ltd.
- Larry Cotton
Director of Planning
Township of Vespra

This workshop featured a review of a number of seniors' housing projects in rural and Northern Ontario, as well as a discussion of their successes and problems.

His Worship, **Albert Bouwers**, Mayor of the Township of Osgoode, described how the Township, with a population of 12 000, established two municipal non-profit housing projects for seniors. The process began in 1975 when the Township passed a resolution that the Ministry of Housing conduct a survey of need and demand for "rent-geared-to-income" housing for seniors and families. The Township agreed to contribute seven-and-one-half per cent of any annual losses arising out of the operation of such a project.

The approval of the Ontario government for the two projects took five years to obtain. Mayor Bouwers said that during this time, several surveys of seniors' needs in the area were conducted by the provincial government, and many discussions were held with Township officials and councillors,

seniors, community organizations and institutions, the local Member of the Provincial Parliament, and Ministry of Housing representatives. The two projects include a 34-unit building in the Village of Osgoode, and a 51-unit building in the Village of Metcalfe.

A major decision that had to be made, Mayor Bouwers said, was whether to run the projects on a municipal or private non-profit basis. He discussed the differences between municipal non-profit housing and private non-profit housing. He then explained that, with the municipal approach, the Board of Directors is controlled by or may be comprised of, members of council. The benefits are as follows.

- The expertise of municipal staff and elected representatives is available. Regular meetings are held and interest is constant. Support is available from municipal organizations such as the Association of

Municipalities of Ontario in dealings with provincial or federal government representatives.

- Board members, especially councillors and/or alderpersons, can be replaced by the democratic process if their interest in the portfolio lessens or becomes self-serving.
- Decision making at the municipal level is, hopefully, carried out with consideration for the entire community.
- Municipal control of the program offers larger subsidies, thereby allowing the Board of Directors to offer 50 per cent rent-geared-to-income accommodation for senior citizens and 25 per cent for families.
- Federal and provincial governments are committed to support the program for the 35-year life of the mortgage.
- The municipality also has some flexibility over tenant selection beyond the criteria that the Ontario Ministry of Housing has established. Tenant selection can, therefore, reflect local sensitivity.

Mayor Bouwers then commented on the private non-profit housing approach. He felt that private boards tend to rely on volunteer help which has less time and interest to systematically handle administration and management problems. On the other hand, the programs for assisting non-profit housing, available through CMHC, are relatively easy to deal with in terms of administration. Also, because CMHC is a decentralized agency, discussion and problem-solving can be more effective and more immediate. His other comments were that:

- Members of private boards can become weary of day-to-day problems and, perhaps, lose interest in the project.
- Private boards often represent special interest, cultural, and religious groups; their bias may lead to restrictive rules that can cause alienation for "non-members" of the specific group.
- Subsidies to non-profit projects are more limited than are those to municipal projects. The project may therefore find itself at the mercy of economic pressures that must be reflected in rent increases.

- While the federal government is financially committed to the project for the life of the mortgage, some provincial programs could be terminated with one year's notice.
- Private non-profit projects may have more freedom in selecting residents than municipally controlled housing. To receive assistance from the province, however, non-profit boards must fulfil the mandatory requirements of the Ministry of Housing.

The Township Council voted for the municipal non-profit housing alternative, Mayor Bouwers reported, because the responsibility of a private non-profit housing project would be too heavy a burden to be borne by the service clubs in the Township. This approach also fosters a maximum sensitivity to seniors' needs.

In closing, Mayor Bouwers said, "the success of the venture will always be directly related to the interest of the Board of Directors in accepting and meeting the challenges of day-to-day operations and periodic confrontations with the province."

Claire Dimock, Vice President, Community Relations and Housing for Dennison Mines Ltd., described the development of Elliot Lake's Retirement Living Program. Ms. Dimock explained that the decrease in the size of the company's mining operations over the past decade resulted in an abundance of vacant housing units in Elliot Lake. The company decided that these units should be made available at low cost to seniors. Dennison Mines advertised through direct mail, emphasizing the affordability of the units, opportunities for outdoor recreation in the area, and the quality of life available in Elliot Lake. To date, about 1100 people have moved into 584 units. The average age of the new resident is over 60 years. The slower pace of life in Elliot Lake and the reasonable cost of living have proven to be the major reasons for moving to the town.

Seniors can choose the type of accommodation they want from a range of detached houses to apartment buildings. There is also a growing network of support services and opportunities for socializing and participating in group activities. Ms. Dimock suggested that ways be found to make use of

existing housing stock to maintain and prolong the health, well-being, and independence of seniors. She claimed that Elliot Lake is an example of how these goals can be met.

The Ontario Ministry of Northern Development and Mines considers the Retirement Living Program to be a priority in assisting the economic development of the area. The Ministry is giving \$60 000 to help offset the program's operating costs for 1990 and to pay for an extensive market development study conducted by the Redman Group. The Ontario Ministry of Community and Social Services is also funding a review of current health and social services within the community to determine the need for expansion and enrichment of the existing programs and services.

Ms. Dimock summarized the attitudes required of an existing community to ensure the success of such a program. These included willing landlords who believe that receiving some rent is better than no rent; a desire for hard work; receptiveness to both criticism and praise; a love for senior residents and their desires; and an active community support network that is prepared to be open-minded.

The overall advantages of the Elliot Lake program, as outlined by Ms. Dimock, are that seniors have affordable housing and can stay in their own homes longer; the town's merchants have an assured market and are recognizing consumer shifts especially as seniors tend to shop locally and have more discretionary spending power than people

with young families. As a result of the program the town's economy has picked up, and the face of the community is happier as vacancies in the existing housing stock disappear.

The Director of Planning for the Township of Vespra, **Larry Cotton**, described the Green Briar Retirement Community a private condominium development in Alliston, Ontario. It has been designed as "an activity-oriented, leisure lifestyle community." The development consists of 600 people in 300 dwelling units and, eventually, it will house 1000 people in 500 units. The development features an 18-hole golf course, a large inn and convention centre, indoor and outdoor swimming pools as well as squash and tennis courts.

Mr. Cotton described some of the problems connected with the establishment of such community-sized developments in rural areas. These included difficulties in obtaining Planning Act approvals, in meeting the sewage requirements of the Ministry of the Environment, and in overcoming local resistance to the size of the project.

Mr. Cotton concluded that self-contained adult communities appear to be the wave of the present and near future. Demographic profiles show "a large bulge of baby-boom population" starting to retire as soon as the year 2000. He predicted that lifestyle communities that have a recreational focus and are well-served by good medical, shopping, and social facilities in nearby urban communities, will be much in demand.

Workshop 5A

"My Neighbour, Myself — People Helping People"

Facilitator: Jim Henry
Executive Director
Planning and Development
Spruce Lodge

Presenter: Mary Brown
Manager
Education Resources Centre,
Office for Senior Citizens' Affairs

This workshop examined the ways in which seniors can help each other to "age in place," in their homes and in their communities.

Mary Brown, Manager of the Education Resource Centre in the Office for Senior Citizens' Affairs, introduced herself as a woman of 60 who is caregiver to her 94-year-old mother. "The average life expectancy today is not 65 but 80 years," she reminded the audience. "Canada as a society is aging much more rapidly than most European or Far Eastern countries. The number of seniors living in Ontario will increase in the next 10 years to reach one in three of the adult population. The group aged 75 and over will triple in number."

She emphasized that a radical shift in health and social service policies is essential. "We also have to recognize the need for change in ourselves. There is a need for informed response and personal advocacy." Ms. Brown stated that this concern is not a "them" and "us" situation because it ultimately affects all of us, regardless of age.

Individuals need to build partnerships between governments, municipalities, organized volunteers and good neighbours. "What will be your wants if you suddenly lose your physical (not financial) independence?" Ms. Brown asked, "Is today's 'home for the aged' the answer for

you? If not, where are the gaps in services?"

The population of seniors can be divided into three levels of wellness. Eighty per cent of seniors live independent lives in the community, 15 per cent require some level of support if they are to remain in their homes for as long as possible, while only five to seven per cent are in institutions. The average age of those who are in institutional care today is 85 years old. Ms. Brown emphasized that "We must respond to their very real needs."

Ms. Brown continued that it was expected that the "frail elderly" will require intensive care, both professionally and, increasingly, with volunteer help. They will present the financial and personal challenge to all of us, to government, to health care providers, and to the community. She emphasized the need to give "neighbour" a richer, fuller meaning, rather than to depend upon government to provide care.

It is her opinion that government assistance has "led us to become too dependent. There are needs other than physical that have to be met, for example, the social, emotional, psychological and spiritual components that play an integral role in the best of times." Ms. Brown stated that "as individuals, we must once again take responsibility and advocate for those we love

and for our neighbours."

Ms. Brown also identified several areas in society where attitudes hurt the dignity and well being of seniors. Social isolation, for example, leads to withdrawal, lack of appetite, dependency, and premature institutionalization. One of the greatest causes of institutionalization, she noted, is malnutrition caused by loneliness and withdrawal. She believes that many of these problems could be overcome if better contact between young and old were promoted.

Negative stereotyping reflects insensitive public attitudes that directly affect how seniors feel about themselves, Ms. Brown pointed out. She believes that the news media tends to focus on the frail and dependent, rather than upon the achievements, contributions, and strengths of most seniors. Marketing, merchandising, and retail agencies must also recognize that the increasing numbers of seniors in the population is a market to address. They could help directly by eliminating negative caricatures of seniors in advertisements.

Too often, medical professionals are reluctant to undertake the regular care of older adults. Ms. Brown is convinced that physicians must be encouraged to respond to the holistic needs of seniors. For example, seniors in longterm hospital care suffer from avoidance, lack of stimulation, and lack of attention from both hospital professionals, who focus on physical conditions, and from their infrequent visitors.

She stated that "the greatest single cause of death in institutions is malnutrition, again caused by loneliness and withdrawal. Unfortunately this is often because overworked staff treat senior residents with impatience and rudeness, and this attitude undermines human dignity.

Ms. Brown continued with the suggestion that container manufacturers should design child-proof bottles and other containers that allow seniors' to open them more easily. Labels on bottles and packages must also become more legible.

For at least 68 per cent of seniors, their faith plays an important role in their lives. Congregations should therefore increase the number of outreach programs that they organize. Ms Brown gave as examples such

services as transporting seniors to places of worship and making home visits. Faith communities, she suggested, must involve seniors in decision-making and in activities. She stated that ministries to seniors should be expanded.

Ms. Brown showed examples from a few of the numerous videos available for loan to individuals or community groups. These visual resources, plus written educational materials, were prepared for the Office for Senior Citizens' Affairs by six advisory committees. The advisory committees, whose members are all volunteers, address the following topics: General Public and Seniors Initiatives, Multi-Faith, Volunteerism, Youth and Education, 50-plus Marketing, and Media and Merchandising. As an example of the type of information that can be gathered about the needs of seniors, Ms. Brown distributed a seniors' assessment and planning guide in the form of a questionnaire entitled, "My Neighbour — Myself Action Plan."

Ms. Brown informed participants that the Office for Senior Citizens' Affairs has videos on 150 different topics, plus numerous publications, and also offers workshops on various topics. Some resources help seniors individually in personal growth and development, others in how to organize special interest groups, while still others are directed to more general targets such as health care professionals, retailers, and younger volunteers. This information can be obtained by contacting the Office for Senior Citizens' Affairs.

As the workshop drew to a close, a few moments were set aside for participants to express their concerns. These included:

- that patronizing attitudes are being expressed, even by some professional providers;
- that caregiving professionals should receive better training, as should anyone who makes decisions affecting the lives of seniors;
- that older people on limited incomes should be compensated for expenses related to their own volunteerism;
- that food services in seniors' centres need to be better organized;

- that labels on poison containers should be more legible to seniors' eyes;
- that contest rules on consumer products should be printed more legibly, so that more seniors can participate;
- that neighbourhood safety must be better ensured.

Workshop 5C

"Where Do I Go From Here? Whom Do I Ask? Where Do I Get It?"

- Facilitator: Alan McLaughlin
Senior Policy Advisor
Economic Policy and Research
Office for Senior Citizens' Affairs
- Presenters: Heather Simpson
Tenant Placement Manager
York Regional Housing Authority
- Lisabeth Holmes
Co-ordinator, Seniors' Services
Community Information Centre of
Metropolitan Toronto
- Barbara Tarr
Manager,
Retirement Services
Kerr Financial Consultants Inc.
- Ann Rowan
Public Affairs Co-ordinator
Ministry of Consumer and Commercial Relations
- Almos Tassonyi
Senior Economist
Tax Policy
Ministry of Municipal Affairs
- George Monticone
Advocacy Centre for the Elderly

In this workshop, the presentations described the wide range of information about seniors' housing that is available. Experts also answered questions from participants on a variety of consumer topics to do with the financing of seniors' housing.

Heather Simpson, Tenant Placement Manager with the York Regional Housing Authority, described the functions and responsibilities of the Ontario Housing Corporation (OHC) in her region. OHC

provides rent-geared-to-income housing to eligible households, including families, seniors, singles, childless couples, and people with disabilities. For seniors, the rent is usually 25 per cent of their gross monthly income.

Almost one-half of OHC housing in Ontario is intended for seniors. OHC projects allotted to senior citizens, 60 years of age or more, require that applicants be able to live independently. Disabled seniors who require

support services in order to live independently must arrange for these services.

A priority system is used to ensure that seniors with the greatest need are given first choice in the allocation of available housing. Ms. Simpson said that when an application is received, an interview is conducted to determine the individual's housing needs. A point rating is assigned with the greatest emphasis placed on the individual's total gross monthly income and the percentage of income spent on shelter. Applicants are then placed on the waiting list until units become available.

In addition to managing OHC units, local housing authorities make referrals to non-profit and co-operative housing programs. Ms. Simpson told participants that "By contacting your local housing authority, you can obtain information on any of the housing programs available in your community." She said that she would be pleased to answer questions related to applying for rent-geared-to-income housing.

The 74 community information centres in Ontario are located in all major cities and in many smaller communities. **Lisabeth Holmes**, Co-ordinator, Seniors' Services, Community Information Centre of Metropolitan Toronto, provided a handout listing the names, addresses, and phone numbers of all the centres in the province.

These centres have information that helps seniors deal with their housing and service needs. "The centres keep extensive, up-to-date databases on all the non-profit and government services as well as the organizations that are available in your community," Ms. Holmes told participants. They may also produce printed information which they will mail to those who request this service.

Each centre has a telephone inquiry service. "You can phone and talk to a trained inquiry counsellor who will listen to your description of your problem and will help you identify a solution," she added.

Home support is a critical service for many people who would not be able to continue living in their own homes without it. The centres can put seniors in touch with the home support services in their area. These include meals on wheels, congregate

dining, home help, escort services, relief for care givers and adult day care. Many people do not realize how much help is available and often do not find out about it until they, or a family member, are in a crisis situation.

Barbara Tarr is the Manager, Retirement Services for Kerr Financial Consultants Inc., a company that assists people to prepare for their retirement. She suggested that the best strategy is for people to assess their post-retirement financial situation sometime before they actually retire. In this way, they can identify and assess their problems while they still have time to react to the situation. Ms. Tarr suggested that there is no one answer for everyone. She did advise, however, that couples thinking of moving to smaller accommodation after retirement should consider having at least two bedrooms so that they have a place to go to, periodically, where they may "escape" from one another.

Ms. Tarr provided printed information of a sample analysis of the costs of moving. She also provided copies of her company's newsletter and additional information regarding the Home Equity Plan from Security Life. Kerr Financial Consultants, she noted, are financial planners. They do not sell anything, they simply provide information for a fee.

As a Public Affairs Co-ordinator with the Ministry of Consumer and Commercial Relations, **Ann Rowan** provides public affairs consultation services for community interest groups. One of the roles of her Ministry is to try and reach out to various community interest groups.

The Ministry implements legislation covering a wide range of consumer purchases, Ms. Rowan said. An area they are very concerned about is the pre-purchase knowledge and awareness of consumers. This is because it is at the pre-purchase stage that most people make mistakes.

In working with seniors groups, Ms. Rowan has found that when making decisions about their housing, many seniors plan to do one of two things: stay in their own home, perhaps doing some renovations that will alter it to make it easier to live in; or sell their home and purchase a condominium, thus moving into a new lifestyle. Related to these options are home repairs and real estate

which are just two areas in which the Ministry is involved. Ms. Rowan distributed booklets on a number of topics, including condominium living, home repairs, and a guide to the Ministry's services. A booklet entitled *Shop Smart — It Pays* refers to all the other consumer help booklets that the Ministry provides.

As a Senior Economist with the Ministry of Municipal Affairs, **Almos Tassonyi** works as a specialist on tax policy. He investigates such policy issues as why seniors must pay property taxes, property tax credits, and general government policy toward municipal finances. Mr. Tassonyi expressed a willingness to answer questions and address specific concerns on tax policy issues, as well as to relay such concerns to his Ministry.

George Monticone works at the Advocacy Centre for the Elderly, one of 70 community legal clinics in the province of Ontario. It is, however, the only clinic that deals exclusively with issues of concern to seniors. The Centre's mandate is to serve the low-income seniors population in Metropolitan Toronto. The Centre assists individual seniors with specific problems, deals with law reform issues, and provides information to seniors on their legal rights.

Two pieces of legislation that relate to housing are The Landlord and Tenant Act and The Residential Rent Regulation Act. The first governs the relationship between a tenant and a landlord, and the second deals with the amount of rent that can be charged to a tenant. Accommodations such as nursing homes are clearly exempt from these

pieces of legislation, as they are protected by other legislation. Apartments and homes, on the other hand, are governed by these Acts.

Mr. Monticone said that the problem in Ontario lies in the fact that certain types of accommodation may not be covered by the legislation. The confusion rests in the fact that there is an exemption for "care accommodation" but this type of accommodation is not clearly defined. Rest and retirement homes, boarding homes, and co-operatives fall into this category. The Advocacy Centre for the Elderly is currently working on the clarification of the law. Brochures describing the Centre, landlord and tenant matters, and rent review issues were made available by Mr. Monticone.

After the presentations were completed, the presenters answered questions from participants on a wide range of issues. The topics covered included the need for low-cost home support services, apartment vacancy rates, and how to start a seniors' housing project. Participants wanted to know how they could become better informed about seniors' issues. They also wanted to know how to become more actively involved in these issues. It was also stated that there is a need to increase the number of two bedroom units in public housing. Housing issues related to senior women, and aids that assist a senior to age-in-place were also discussed.

In general, the type of questions asked showed that the means of spreading information on the wide variety of services that are available should be improved.

Workshop 5D

"Making a Match — Innovative Financing and Seniors"

Facilitator:	Jacquelin Holzman Alderman City of Ottawa
Presenters:	Bruce Hammond President Security Life The Co-operators Group Sylvia Goldblatt Sylvia Goldblatt and Associates Josef Ger President Senior Living Consultants Senior
Senior Panelists:	Margaret Shaw Interested Senior Emily Irvine Interested Senior Bhim Samnotra Community Worker Affordable Housing Action Group

This workshop examined reverse mortgages, a resident-funded project in Ottawa, and the financial options and services offered to seniors by financial institutions. After each presenter had spoken, the three senior panelists asked questions of the presenter.

Bruce Hammond, President of Security Life, explained a form of reverse mortgage entitled the Home Equity Plan (HEP) that is offered by his company. Today's seniors, he explained, are faced with decreasing incomes and increasing home values. They are also finding that their purchasing power is being eroded by inflation. The HEP is one possible answer to this situation. The HEP offered by Security Life, pays the home owner an initial lump sum followed by monthly payments for

life, financed by the equity in the home.

Mr. Hammond stated that, from the senior's point of view, the program offered by his company has the following benefits. The plan provides for an immediate payment of up to 25 per cent of the value of the mortgage that can be used to enhance the seniors' lifestyle or provide for immediate needs. The homeownership senior remains in his or her own home and retains title to it. This means that the homeowner is able to transfer the growth in equity of the property, above the value of the mortgage and accumulated interest, to his or her estate.

The plan is also extremely flexible. It provides for a "cooling-off" period after the agreement is signed and has a pre-payment

option that allows the homeowner to repay the mortgage. Another benefit is that the portion of the reverse mortgage payment that is not allocated to interest, is tax-free.

As an example of operation of the plan offered by his company, Mr. Hammond discussed a "75 year old male who has a home valued at \$250 000." The HEP value is \$67 500 with monthly payments of \$870.94. Mr. Hammond contended that the HEP allows homeowners to stay at home, enjoy the home's appreciation, and increase their income so they can improve their lifestyle.

In response to questions from the senior panelists, Mr. Hammond stated that seniors from all levels of income have responded to the plan offered by his company. Of course, the owner of the home continues to be responsible for all costs, but indexed reverse mortgages can prevent fixed income problems. He also conceded that if the home did not increase in value during the life of the reverse mortgage, then the home owner, or his or her estate, could be responsible for the balance of the mortgage and the accumulated interest. Lastly, Mr. Hammond again reiterated that the portion of the reverse mortgage payment that is not allocated to interest is tax-free and that capital-gains tax is not paid on gains realized from the sale of a principal residence.

Sylvia Goldblatt, of Sylvia Goldblatt and Associates, described a resident-funded project for seniors that she is helping to develop in Ottawa. The project was initiated by a non-profit co-operative housing corporation to fill the needs of middle-income homeowners for suitable housing.

Ms. Goldblatt said that the objective is to create a socially and physically supportive co-operative for those who want to live in an environment of sharing and of appropriate design. The units include dining-rooms suited to individual needs, pools for swimming and water therapy, and other services that are not usually provided in government funded housing.

One aspect of this co-operative, explained Ms. Goldblatt, is that if one purchases a unit for \$160 000, then the selling price stays at \$160 000. The price will not increase. This is a very important point to consider, "not seeing your investment grow financially." One barrier to the resident-

funded project she is planning is a lack of funding. In the case of the Ottawa co-operative the developers are suggesting to interested persons that they sell their houses and invest in shares in the co-operative. Innovative forms of financing are needed, she added, in order to get start-up funds from government.

Ms. Goldblatt concluded that, when contemplating this type of co-operative, one must consider room for visitors, bridge tables, and Christmas dinners. One must ask whether this type of building will make possible one's desired lifestyle.

In response to questions from the senior panelists, Ms. Goldblatt added that people in the building would decide on who would be tenants and how the building is to be run. No one will be allowed to purchase a unit for speculation, there must be a commitment to live there. The project, she reported, will consist of 80 to 100 units. The objective is to fill a demand for quality and low maintenance and this means the cost per unit will be approximately \$170 000.

A general overview of the financial options, plans and strategies that are available to assist seniors in obtaining the housing of their choice, was presented by **Josef Ger**, President of Senior Living Consultants.

Mr. Ger explained the method of purchasing a home under an endowment scheme. Under this financial arrangement, the senior buys a home and lives in it. The company operating the scheme guarantees that when the home is sold, the vendor will receive 80 to 100 per cent of the original purchase price. Clearly, the Endowment Scheme is suitable for home purchase in areas where the market has a tendency to be very volatile. It should be remembered, however, that this scheme allows no appreciation on the original investment and often requires that the home must be sold to a suitable buyer before any payments are made.

Mr. Ger then compared an endowment scheme with a fixed cost condominium purchase. As before, the senior purchases a home, in this case a condominium. Besides the down payment of the unit, a second up-front payment is collected which is then pooled with payments from other purchasers and invested with the hope that those

investments will defray the increased costs of maintenance. Of course, the expectation is that this will guarantee that all future payments such as taxes and maintenance will come from the earnings of the investments.

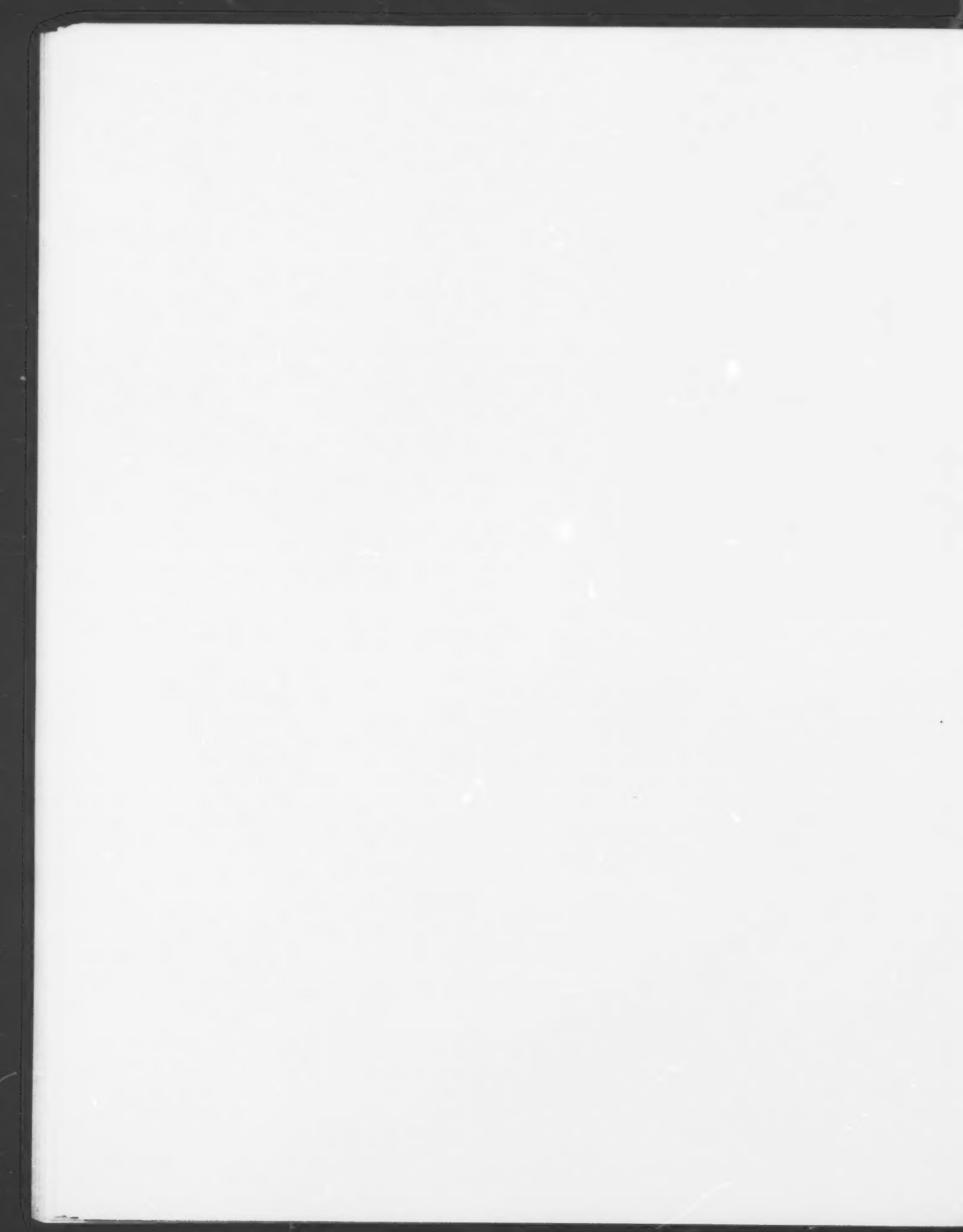
The value of the payment is calculated by forecasting how long the purchaser will stay in the condominium and this varies with age and health, among other factors. The advantage of this scheme is that the resale value of the unit floats with the market while costs are fixed for the duration of the stay. The disadvantage of this scheme is that, if the group owning the condominium goes bankrupt or major structural problems develop, then the individual owners are held responsible for the additional funds required.

Next, Mr. Ger explained the life-lease option. These are prepaid leases, usually for a period of 21 years, that effectively guarantees the purchaser will have a home for life. A major benefit from the purchase of a life-lease is that it costs 25 to 30 per cent less than would the purchase of a similar home. In addition, if the owner leaves before the lease has ended, then some refund of the original investment can be expected. Unfortunately, life-leases have no residual value. Purchasers, in other words, should not expect to get any

return on their investment at the end of the lease. What the purchaser has done is fixed the cost of his or her accommodation for the length of the lease.

Mr. Ger cautioned that life-lease arrangements have a "dismal track-record" in Canada. In one case he knew of, the company ran out of funds because its tenants lived longer than expected and the company went bankrupt. Essentially, he concluded, life-leases require the residents to have confidence that their developer is interested in providing them with quality accommodation and good service.

In response to a question from a senior panelist, Mr. Ger said that, if the purchaser of a life-lease were to leave the rented accommodation, or die, within a period of up to approximately two years of signing the lease, then he or she would receive "virtually a total repayment" of the original sum invested. Repayments that are requested after a longer period of stay in the accommodation, are calculated by referring to a sliding scale. This means, of course, that the longer the tenant stayed in the unit then the smaller would be the amount of money repaid upon departure or death.



Conference Closing

- Chairperson: Marlene Hait, Conference Chairperson,
Public Affairs Co-ordinator
CMHC Ontario Region
- Speakers: The Honourable Alan Redway
Minister of State (Housing)
- Joel Aldred
Chairperson
Communications Committee
National Advisory Council on Aging

In her closing remarks, Conference Chairperson **Marlene Hait** commented on the number of seniors at the conference who participated "not only in the audience but also in the workshops" and who "found a forum where not only could you listen, but you were also listened to."

Alan Borovoy, Ms. Hait recalled, had urged conference participants in his keynote address to "make a happening" and she expressed the view that, in fact, they had done just that. "You made a happening, the messages and lessons of which you will take back to your communities and translate into actions so that the barriers to seniors' housing can be broken."

The Honourable **Alan Redway**, Minister of State (Housing), began his closing remarks by thanking all those who had helped put the conference together. He added that although the conference was ending, the challenge of turning its ideas into reality lay ahead. It was clear that many initiatives could be implemented in response to the recommendations made by this conference and the other provincial and territorial seniors' housing conferences.

He stated that although many Canadians are unaware of it, the federal government already plays a large role in housing. This role is represented by the 1.8 billion dollars to be spent on housing in 1990. Ninety-two per cent of that amount is spent on maintaining 640 000 dwellings under assisted housing programs. The rest will fund new

commitments including housing for seniors. "Our objective," he continued, "is to ensure that all Canadians, in every region of the country, have access to appropriate housing that they can afford."

Mr. Redway added that one level of government cannot provide the total answer to housing and, beginning next week, he would be entering into consultations with housing ministers from the provinces and territories.

Mr. Redway then outlined the initiatives he would take in response to the consensus which had emerged from the seniors' housing conferences that have taken place:

- A proposed meeting of provincial and territorial ministers of housing, health and social services, to be co-hosted by CMHC, the Seniors Secretariat, and Health and Welfare Canada. This meeting would focus on how to improve the co-ordination of housing, health and social services for seniors.
- The establishment of provincial/territorial advisory committees for ongoing consultations and exchanges of information. The subsequent establishment of municipal-level advisory committees that would include members of seniors' organizations and representatives of the private and non-profit sectors.
- Emphasis on the need to increase the rate of information exchange between existing agencies and seniors organizations. This

could include the distribution of CMHC publications to seniors through these groups.

The Minister explained that a four-year program sponsored by CMHC and called Affordability and Choice Today (ACT), has been introduced to foster regulatory reform at the local level. The program provides information about regulatory reform so that groups can initiate activities. It also encourages and sponsors demonstration projects that provide practical examples of alternative housing options. ACT assists projects designed to improve the approval process and provides information about successful projects to help communities learn from each other's experiences.

In closing, Mr. Redway urged conference participants to pass on to others the information they had obtained at the conference and to stimulate action that would further the goal of providing appropriate and affordable seniors' housing. He emphasized that CMHC would continue to provide help, to work with other levels and departments of government and to include seniors in the consultation process.

Joel Aldred, Chairperson of the Communications Committee of the National Advisory Council on Aging, expressed to the conference his concerns about the social and housing needs of seniors and summarized the discussions and findings of the conference workshops. His summary and comments are included in the Executive Summary (page 7) and in the Conference Recommendations (page 85). He began his remarks by affirming that conference participants had come to learn, participate, and to speak, "from the platform, from the floor and, above all, to other participants."

Mr. Aldred said that seniors must have access to government "to help and protect their interests, and to fill their needs and reasonable desires for housing." Regarding financial security and federal programs to encourage "aging in place," Mr. Aldred raised the following question: "How can we ensure that seniors' incomes will be sufficient?" He cited the factors that erode buying power as well as increases in costs of renovating homes to increase accessibility.

Mr. Aldred paid tribute to the speakers who launched the conference at the opening

plenary, Gilles Morin, Minister responsible for the Ontario Office for Senior Citizens' Affairs, for his concern about the housing needs of seniors and the programs that Ontario has put into place to aid seniors. Mr. Aldred urged conference participants to remember that Mr. Morin had said that his "door is open" to the needs and concerns of seniors. To Alan Redway, Minister of State (Housing), for his unflagging efforts on behalf of seniors and the ongoing work of CMHC in providing better housing for seniors across Canada. To Alan Borovoy, General Counsel, Canadian Civil Liberties Association, for his provocative talk on the tactics of lobbying for change in forceful and attention-getting, but still legal, ways.

In closing, Mr. Aldred directed attention to the conference information kits containing a CMHC publication entitled, *Housing Choices for Older Canadians*. He also encouraged conference participants to take advantage of the wide variety of other CMHC research papers and publications that address their needs and concerns. Mr. Aldred wished all conference participants well in their efforts to improve seniors' housing in Ontario.

Mr. Aldred then chaired a general discussion session in which Minister Redway took part. A number of conference participants stepped forward to express their views regarding aspects of seniors' housing.

A representative of the Association of Jewish Seniors described how his group had lobbied successfully for change at the government level in conjunction with the United Senior Citizens of Ontario. He stressed the importance of co-operative action for achieving results.

A participant complimented Mr. Redway on his grasp of the needs of seniors. She emphasized her belief that housing must include support services that can only be put in place by the Ministry of Community and Social Services or by Health and Welfare Canada.

A participant stated that "I'm glad Joel Aldred gave me legitimacy to repeat my pitch for middle-income Canadians who want to help themselves. They are not looking for a handout, but they still need seed money from the federal government so that everyone across Canada can benefit equally."

A participant identified herself as coming from Pointe au Baril, a small community with 650 permanent residents and 10 times that number in summer. She felt that the emphasis of the conference had primarily been upon populated areas and not upon underprivileged areas such as the community in which she lives which lacks home support services or transportation assistance.

A member of the conference planning committee emphasized that seniors want to be on the committees that make decisions for seniors.

A participant commented on a recent newspaper article about architects developing more affordable housing (about \$50 000 for a house, excluding land). He asked that government help make this type of project a reality. Most seniors are in the low-income category and cannot afford \$200 000 houses. They don't want government handouts, he added, just co-operation from government and the unions to make housing affordable.

The spokesperson on seniors' issues for the Consumer's Association of Canada commented that much of the housing that is available for seniors' use is inadequate. It is not flexible enough in design and makes no allowance for changes in people's abilities as they age. She added that minimum design standards are required for seniors' housing to make it adaptable and safe.

A participant connected with the Royal Canadian Legion expressed thanks for the conference and announced a Legion conference on seniors' housing issues to be held in Toronto in September of 1990.

The Conference Chairperson, Marlene Hait, closed the conference by thanking all who had attended for their input into the proceedings. She expressed the hope that everyone would return to their respective communities to talk and form coalitions and, in the process, "get some creative seniors' housing built."

Conference Recommendations

The following recommendations are based upon the comments that participants made during the panel presentations and the workshop sessions. The recommendations were formulated by the Program Committee in discussions that followed the conference.

The distribution of information

- The general population of Canada needs to be better informed about the circumstances and perspectives of seniors. The National Film Board production "Don't Take My Sunshine Away" was a good example of the effort needed to help break down attitudinal barriers toward seniors held by younger members of the population.
- Seniors should take a careful, thorough look before choosing the type of housing in to which they are considering moving.
- Some participants felt the need for a more effective alternative in Metro Toronto to the Seniors Central Housing Registry.
- Seniors were urged to make use of the Ontario Office for Senior Citizens' Affairs as one place to obtain valuable information on "Where Do I Go From Here?"
- Efforts are specifically needed to encourage volunteers from every sector of society to work with seniors. Recent trends, such as married women returning to the workforce, have depleted the ranks of volunteers.
- Governments, service providers, and industry need to work at informing seniors about their rights, the political process, and the options that different services offer. Participants targeted this concern as being the responsibility of organizations such as the conference co-sponsors: CMHC and the Ontario Office for Senior Citizens' Affairs.
- Seniors need to assume the responsibility for seeking out information that applies to them and sharing that information with other seniors.
- Eighty per cent of care for seniors is

provided by informal networks such as families. They could benefit from more information and supportive counselling.

Politics and marketing

- Seniors have considerable political influence, but they need to organize and use their influence fully by forming coalitions and lobbying. When they are presenting their concerns, seniors must be well organized, well prepared, and be persistent. They should prepare themselves by carrying out thorough research of the issue they are addressing, follow government guidelines, and show they are aware of the value of marketing.
- Seniors' groups and others interested in seniors, need to hold events that attract favourable attention from the media and general public to their concerns.

Widening the range of choices

- Seniors comprise many lifestyles, needs and tastes. They need to be well served by a wide range of housing and financial options which are flexibly administered.
- The levels of government that control zoning regulations must be flexible enough to accommodate such new concepts as Abbeyfield housing, garden suites and accessory apartments.
- Seniors must approach new housing options with open minds.
- Designers and builders need to pay more attention to providing the facilities in seniors' buildings that are actually necessities but which appear to some to be luxuries.
- Governments and service providers need to participate in ongoing consultation to ensure the co-ordination of the services they provide and to ensure the best deployment of their resources. The private and non-profit sectors need to consult and learn from each other.

- Rural areas lack the services offered in urban areas. There is thus a need to focus on providing more options for rural seniors.
- We must recognize that each community is different and thus has different needs. This means that there are no universal choices for the provision of seniors' housing or services.

Providing affordable housing

- There is a need for programs designed for middle-income seniors who do not fit into rent-geared-to-income programs. In some cases this might consist of government "seed money" to get housing co-operatives and resident-funded projects started.
- Single women, particularly those aged over 75, need more programs designed to help them financially.
- Government must make serviceable land available for low income groups.
- Banks and other financial institutions need to be creatively involved in designing financial options for seniors.
- Financial options such as reverse mortgages and other home equity conversion schemes need government support to promote their feasibility to the seniors market.

Quality of Life

- Seniors do not accept that age must bring complete dependence or elimination of choice. They wish to continue to enjoy such qualities as beauty, variety, and personal satisfaction in the way in which they live. Programs for seniors are therefore judged to be a success or failure by the degree to which they satisfy these desires.
- A holistic approach to building design works best. For example, most bachelor apartments are too confining and isolating for seniors to enjoy living in them. As a means of broadening seniors' horizons, buildings should consider the need for winter walkways, visits by children and grandchildren, and the need for adequate parking.
- Integration will work only if people's needs and preferences are considered.
- Housing placement services must be sensitive to how housing affects the quality of life of seniors. For example, seniors want to remain in touch with their communities and cultural heritage.
- Designers of seniors' housing should remember that a "ghetto effect" in subsidized housing can be avoided by clustering the housing throughout a community.

Acknowledgements

Canada Mortgage and Housing Corporation and the Ontario Office for Senior Citizens' Affairs, co-sponsors of the conference, thank the members of the Program Committee, the speakers and presenters, the senior panelists, the workshop facilitators and the exercise facilitators, for their assistance in the planning, co-ordination, and realization of the "Breaking the Barriers: Housing Ontario Seniors" Conference. They wish to thank the chairperson, Ms. Marlene Hait, for her leadership and direction throughout the conference. Appendix A lists the names of those who served on the Program Committee and Appendix B provides an index of the conference speakers and workshop presenters. The efforts and commitment of these individuals contributed greatly to the success of the conference.

The co-sponsors thank Douglas Lintula of Toronto, and his project team, for his work on the conference proceedings report. The co-sponsors would also like to thank the King Edward Hotel for its contribution to the welcoming reception on June 27, and the Municipality of Metropolitan Toronto for its contribution to the evening reception on the same day.

Appendix A

Program Committee Members

JOEL ALDRED

National Advisory Council on Aging

MOIRA BACON

Home Sharing for Seniors

WILLIAM (BILL) BEATTY

CMHC

MARY BEGGAN

The Canadian Bankers' Association

SARAH BOYD

Ontario Ministry of Housing

DONALD CAMERON

The Royal Canadian Legion

CATHERINE CAESAR

CMHC

MARNI CAPPE

Regional Municipality of Ottawa-Carleton

PAMELA CLUFF

A.W. Cluff and P.J. Cluff
Architects and Planners

ENZA COLLAVECCHIA

Caboto Terrace

RETA DUENISCH-TURNER

Older Women's Network

DEIDRE GIBSON

Gibson Munro Consultants

MARSHA GOLDFORD

Ontario Ministry of Housing

MARLENE HAIT

CMHC

JIM HENRY

Spruce Lodge

WALTER KUSHNIR

Ministry of Health/Community and Social Services

MICHAEL LAVALETTE

CMHC

ALAN MCLAUGHLIN

Office for Senior Citizens' Affairs

DIANE MANDELL

Ontario Social Development Council

ALLISON MILLAR

CMHC

LILLIAN MORGENTHAU

Canadian Association for Retired Persons

NAN PEELE

Jubilee Seniors' Centre

KAHN RAJI

Access Action Council

SAM RUTH

The Baycrest Centre Foundation

TOM SCHWARTZ

Intraurban Projects

SHANNON SMITH

Canadian Institute of Senior Centres

HANK STARNO

Canadian Manufactured Housing Institute

DORRIS SUDDS

National Pensioners and Senior Citizens' Federation

NANCY TRAVES

Gibson Munro Consultants

MARIA WILLIAMS

Access Action Council

ELAINE ZIMMERMAN

Ontario Association of
Non-Profit Homes and Services for Seniors

Appendix B

Speakers and Presenters Index

Aldred, Joel	Conference Closing
Ballantine, Albert (Al)	Workshop 1C
Bausch, Mike	Workshop 4A
Beatty, William (Bill)	Workshop 2D
Borovoy, Alan	Keynote Speaker
Bouwers, Albert	Workshop 4D
Boyer, John	Workshop 3C
Brown, Mary	Workshop 5A
Bryner, Marion	Workshop 2C
Cotton, Larry	Workshop 4D
Cridland, Peter	Workshop 2D
Corns, William (Bill)	Workshop 2A
Dimock, Claire	Workshop 4D
Dowdall, Cathy	Workshop 3B/5B
Dafoe-Abbey, Susan	Workshop 3A
Dri, Zelinda	Workshop 1D
Duenisch-Turner, Reta	Workshop 1D
Dupuis, Stephen	Workshop 1B
Durst, Kathy	Workshop 3B/5B
Finneron, Rhoda	Workshop 1B
France, Ivy	Workshop 2B
Gabriella, Maria	Workshop 1D
Ger, Josef	Workshop 5D
Gleberzon, William (Bill)	Workshop 2A
Gnaedinger, Nancy	Workshop 2A
Goldblatt, Sylvia	Workshop 5D
Hammond, Bruce	Workshop 5D
Hart, Robert	Workshop 4A
Henry, Jim	Workshop 4A
Herman, Nina	Workshop 3D
Holmes, Lisabeth	Workshop 5C
Johnstone, Edith	Workshop 2A
Kent, Colette	Workshop 3B/5B

Kileeg, John	Workshop 1D
Klein, Leslie	Workshop 2C
Lawlor, Sharon	Workshop 4A
Leon, Judith	Workshop 2C
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	Workshop 4C
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McCorquodale, Barry	Workshop 4A
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Peele, Nan	Workshop 4B
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Rayman, Irv	Workshop 4C
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	Conference Closing
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Tarr, Barbara	Workshop 5C
Tassonyi, Almos	Workshop 5C
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Wister, Andrew	Workshop 3D
Wright, Lyn	Workshop 1A
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Appendix C

Background Information For Those Interested In Seniors' Housing

Heather Lang-Runtz was commissioned by Canada Mortgage and Housing Corporation to develop the following paper which is designed to provide background information to those interested in seniors' housing in Canada.

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I. Introduction

Canada's Aging Population

The single, most important demographic change in North American society is the rapid aging of the population. This will present challenges to both the public and private sectors during the next fifty years.

It is estimated that there are now over three million Canadians aged 65 years and over. The elderly segment is growing at a much faster rate than the rest of the population. The 65 and over population will grow at a very rapid pace during the coming decades, especially after 2011 when the baby boomers enter this age category. It is projected that the number of 75 year olds and over will triple, partly due to increased life expectancy.

Many seniors in the age group 75 to 84 years may begin to need special care and support, while younger seniors may only need health monitoring and supervision at times. The majority in the 85 and older age cohort may require a variety of health care services, including supervisory and dietary, drug therapy, as well as assistance with shelter, income and activities of daily living.

Projections also indicate that those individuals aged 75 years and over will be relying on a relatively smaller and younger population for social supports of various kinds.

Accommodating The Needs of an Aging Population

About 85 per cent of those aged 65 and over manage very well independently, in their own communities. But there are those who do require some external assistance in the tasks of daily living; others may not be able to manage on their own at all.

Traditionally, most of the services provided to older persons have been given by family members, mostly daughters. However, this scenario is changing to a reliance on community services as more and more women join the labour force.

Throughout Canada, attention has been given to expanding and improving community-based services for the elderly.

However, the services available from province to province and between communities differ widely.

Home-based services are often subsidized by provincial government health and community/social service departments and are supported by the federal government through the Canada Assistance Plan. Services considered to be home-based can include the following: community medical outreach teams, social workers, discharge planners, acute and chronic home care, integrated home-making for the frail elderly, community-based home support agencies, home help, visiting nurses and therapists, meals on wheels, escort services, transportation and elderly day programs. Community or local agencies can provide information and referral centres, older adult centres and family agencies.

On the other end of the spectrum are long-term care facilities for seniors who require intensive levels of care and supervision. In the residential facility, the resident must be able to function independently; in the nursing home environment, the resident requires at least one and one-half hours of nursing care each day. There is also an increasing movement to develop community facilities so seniors can access various types of programs.

With the majority of seniors preferring to live at home or in settings providing some measure of independence, it has become paramount that sufficient, appropriate and affordable housing be available. In fact, the range of housing options offered or delivered by various public-sector and private-sector groups has increased dramatically in the last 30 years. (A brief synopsis of these options is contained in the third chapter, "Housing Options.")

II. Housing Assistance

The aging of the population combined with a declining mortality rate has serious implications for health, social service and housing providers. With respect to the provision of housing, this demographic picture is posing challenges and opportunities for federal, provincial and municipal governments, as well as for private and non-profit agencies.

The Role of the Federal Government

In Canada, housing assistance to seniors is provided through a variety of instruments ranging from grants and subsidies to non-monetary initiatives. Since the enactment of the National Housing Act (NHA) in the 1940s, the federal government has used its crown agency, Canada Mortgage and Housing Corporation (CMHC) to administer federal housing assistance programs.

CMHC assists households in need who cannot obtain affordable, suitable and adequate shelter in the open market. The federal housing agency is responsible for administering about 343 750 social housing units and beds targeted to families, older Canadians and special needs groups, including about 7300 index-linked mortgage co-op units. Over and above this, CMHC also provides national direction for the ongoing administration by the provinces of 248 784 public housing units.

In 1990 CMHC will be expending a total of \$1.8 billion, with most of this budget earmarked for social housing activities.

Federal-Provincial Co-operation

To improve federal-provincial co-operation, in 1984-85 a consultation process was initiated by the federal government, which included extensive discussions with the provinces and territories. These discussions centred on ways of co-ordinating federal and provincial initiatives, of reducing duplication between the two levels of government and on promoting increased provincial involvement in the planning, delivery and funding of social housing.

This co-operative arrangement benefits both levels of government. The federal government is assured, through enhanced and ongoing federal-provincial co-operation

and joint planning, of the most effective use and better targeting of available resources. The provincial and territorial governments are able to better target social housing programs to regional needs.

Global and operating agreements signed with the participating provinces and territories outline the respective responsibilities of each party, conditions for provincial delivery, the financial arrangements (including cost-sharing ratios), specific target groups who must be served by the programs, and detailed program schedules.

All of the assistance provided through these cost-shared programs is targeted to the neediest Canadian households. These core need households either live in physically inadequate and/or crowded dwellings because they cannot afford suitable, adequate housing, or they live in physically adequate, uncrowded dwellings but only at the cost of having affordability problems.

A brief description of these federal-provincial programs follows:

- **Non-Profit Housing Program** — This program is designed to help needy households who cannot obtain suitable and affordable rental housing on the private market. It does this by providing assistance to organizations that agree to supply housing to households in core need. Assistance is available to public and private non-profit sponsor organizations to build or buy housing they will own and manage. Where there is a need, housing can be specifically built for older Canadians who, like other households living in non-profit housing, pay rent according to a rent-geared-to-income scale.
- **Rent Supplement Program** — Assistance is provided to core need income tenants, including seniors, by subsidizing rents in market rental buildings or co-ops that meet CMHC's minimum property standards. Landlords receive the difference between the rent paid by the client and the market rent agreed to; the clients pay rent on a rent-geared-to-income basis.
- **Residential Rehabilitation Assistance Program** — Assistance is in the form of a loan, a portion of which may be forgiven, to enable homeowners in core need to

repair, rehabilitate or improve dwelling units to a minimum level of health and safety.

- **Residential Rehabilitation Assistance Program for Disabled Persons** — Funding for this program is used to assist homeowners or landlords to modify their buildings for disabled persons. Homeowners receive a forgivable loan, the amount of which depends on household income. Landlords likewise qualify for such a loan, provided they agree to place a ceiling on the rents they charge for units that have been modified.
- **Emergency Repair Program** — Contributions are provided to eligible clients living in substandard rural housing for emergency repairs needed to eliminate health and safety risks.
- **Housing for Indians on Reserves** — Both the Non-Profit Housing and Residential Rehabilitation Assistance Programs are available on reserves, with assistance under the latter program the same as in other areas. Under the Non-Profit Housing Program, assistance is provided to band councils and Indian non-profit groups to build housing on-reserve in the form of mortgage insurance on a project's capital costs. Loans are provided by approved lenders, on which the Department of Indian and Northern Affairs (DIAND) offers a ministerial guarantee. Moreover, a write-down to two per cent interest is also provided. CMHC delivers the programs while DIAND is responsible for planning and allocating budgets.
- **Urban Native Non-Profit Housing Program** — Assistance is provided to urban native households in core housing need, with special native targets having been set. Earmarked for non-profit rental or co-operatively-owned housing, the assistance is scaled so that tenants pay no more than a predetermined percentage of their household income on rent.
- **Rural and Native Homeownership, Lease-to-Purchase and Rental Program** — Assistance is targeted to eligible families and individuals (those defined to be in core housing need) in rural areas and in communities of less than 2500 people to obtain suitable and affordable housing for

ownership or rental purposes. Such assistance ensures that the owners or renters pay no more than a predetermined percentage of their income on shelter costs. Homeowners require a 10 per cent downpayment toward the purchase of a home.

The federal government's social housing programs are also accessed by the homeless: the Non-Profit Housing Program creates permanent units or beds in new and existing facilities, some of which are directed to low-income singles, the unemployed, the working poor and part-time workers; the Urban Native Housing Program involves the creation of new units, including hostels, directed at low-income native households in urban centres; and Rent Supplement assistance is available to assist individual tenants in private accommodation and co-op projects. During the International Year of Shelter for the Homeless (1987), CMHC set aside \$1.7 million for research to measure the extent of homelessness, clarify its causes, identify successful solutions and explore new approaches.

Federal Programs Delivered By CMHC

In addition to the federal-provincial cost-shared programs already mentioned, the federal government through its housing agency, CMHC, delivers several other programs and engages in various research and development endeavours. In one way or another, directly or indirectly, these initiatives affect the housing of Canada's older population.

- **Federal Co-operative Housing Program** — In 1986 the current co-operative housing program was initiated on a five-year experimental basis. Using an index-linked mortgage — an innovative mortgage instrument previously untried in North America — assistance is provided to develop security of tenure for moderate-income households unable to access homeownership. Groups eligible for assistance are incorporated non-profit organizations that provide housing for their members, of whom many may be seniors. Interest-free loans, or proposal development funds, up to \$500 000 are

provided to develop project proposals. The interest rate is based on the lender's desired real rate of return plus a variable rate, which is adjusted according to the Consumer Price Index.

- **Mortgage-Backed Securities** — Investment certificates similar to government bonds, mortgage-backed securities (MBS) yield higher returns than bonds because they represent interest in a pool of NHA-insured residential first mortgages. The smallest denomination is \$5000 (the MBS pool is at least \$2 million). Investors are guaranteed an attractive rate of return, high liquidity and monthly payments of principal and interest that are CMHC guaranteed. For issuers, MBS represent a new source of funds for residential loans and an additional safe investment for clients. Potential homeowners benefit from longer-term mortgages and greater stability in the mortgage market. MBS also mean increased consumer confidence and activity in the construction and real estate sectors, both pluses for the residential market. These securities are available to anyone who wishes to buy them, including retired people, through investment dealers, banks, trust companies and other financial institutions.
- **Mortgage Loan Insurance** — CMHC insures the risk to NHA-approved lenders of borrowers defaulting on their mortgages. The borrower takes out a mortgage with an approved lender, and an application fee and a premium are paid to CMHC for mortgage insurance. If a mortgagor defaults and the situation cannot be resolved, the lender acquires the property through legal action. Following the transfer of the title of the property to CMHC or a deficiency sales process, the lender makes a claim on the Mortgage Insurance Fund to cover defined losses. NHA insurance facilitates access to homeownership for all Canadians by enabling the purchase of a home with a 10 per cent minimum downpayment.
- **Research and Development Initiatives** — Over and beyond these direct subsidy and mortgage programs that seniors can access, CMHC also provides 'less obvious' assistance in a myriad of ways. In

particular, CMHC has undertaken a variety of initiatives, several in collaboration with provincial housing agencies and the private sector, that are designed to contribute to extending the range of housing choices for older Canadians including: a biennial housing awards program, demonstration projects (e.g., garden suites), developing several research and simulation models for forecasting trends, publishing a wealth of research material and implementing research studies.

These initiatives are not administered in isolation. CMHC's housing research committee, comprising federal, provincial, municipal, non-profit organization and industry representatives, meets twice a year to discuss housing research in Canada. Its main objectives are to identify housing issues, exchange views on directions and priorities so that limited research resources can be focused on key issues, stimulate investment in research and development and minimize research duplication.

Other Federal Programs

- **The Veteran's Independence Program** administered by Veteran's Affairs is directed to veterans to help them maintain or improve their quality of life. Specifically, funds are given to assist them to remain healthy and independent in their own homes and communities.
- **Through the Canada Assistance Plan**, administered by Health and Welfare, the federal government shares with the provinces and territories the cost of assisting persons in need, including seniors. Assistance may include food, shelter or care in nursing homes.
- **The Seniors' Independence Program** funds non-profit groups that are organizing projects intended to improve seniors' independence and quality of life.
- **In addition, under the Established Programs Financing and Equalization Programs**, an intergovernmental funding arrangement has been established for such things as hospital insurance, medicare and extended health care. Therefore, the financing of social service and health programs is shared by the federal and provincial governments, with federal

funding for medical and health services coming from Health and Welfare. This source of funding is also used to fund the care component of various types of housing projects for people with special needs, although CMHC will facilitate financing the total cost of the project through mortgage insurance. Provincial funding is generally directed to social and health-related programs.

Government of Ontario Initiatives

The Ministry of Housing is meeting the housing needs of the seniors residing in Ontario through both traditional subsidized rental programs and innovative, flexible approaches that include the Ministry of Housing's Home Sharing program, Convert-to-Rent program and others. The health and social service programs offered by various other ministries means that Ontario's seniors are being well served.

Provincial Housing Programs for Seniors

The following program choices are available to seniors in the province:

- **Ontario Home Renewal Program** — Homeowners on limited incomes can receive financial assistance in the form of loans and grants to make necessary home repairs to bring the property up to minimum standards. The program is financed by the province and normally administered by municipalities. Homeowners can also receive forgivable loans of up to \$15 000 to make necessary modifications to increase accessibility for disabled household members permanently residing in the home.
- **Convert to Rent** — Interest-free loans of \$7000 per unit are available to encourage the creation of moderate-cost market rental apartments, primarily through the conversion of non-residential buildings. The program also allows for the creation of small rental apartments within existing single-family accommodations. An additional \$5000 per unit is available for units modified for disabled persons.
- **Low-Rise Rehabilitation Program** — Forgivable loans of up to \$5000 per unit are available to landlords to undertake essential repairs required to bring their

rental buildings up to minimum health and safety standards. Rental buildings less than five storeys, including rooming houses, owner-occupied duplexes, and triplexes, which are at least 25 years old, are eligible. Administered by participating municipalities, the program is designed to improve the physical condition of low-rise rental housing while retaining its suitability for low and moderate-income tenants. Additional assistance is also available for modifications that improve accessibility for disabled tenants.

- **Homesharing Program** — Whether you are a homeowner with space on your hands or a person interested in moving into a shared household, home sharing can offer additional comfort, companionship, enjoyment, social and financial security. If you are disabled or a senior, home sharing can help you find the housekeeping assistance you need, while reducing the rent for someone else. Through its Home Sharing Program, the Ministry of Housing is co-funding the development of municipal services to match persons who are seeking and providing accommodation. Eligible municipalities interested in operating Home Sharing services can receive up to \$40 000 to cover up to 75 per cent of the operating costs of such a service.
- **Ontario Housing Corporation Assisted Rental Housing** — Affordable accommodation to several client groups, including seniors, is available under the Ministry's Ontario Housing Corporation portfolio. In these particular units, rents are set at about 25 per cent of the tenant's gross income regardless of the size or location of the apartment. Vacant apartments are offered to people with the greatest need in terms of income, housing condition and other factors.
- **Rent Supplement Program** — Under this Federal/Provincial program any number of apartments in selected buildings run by private sector landlords are available to accommodate tenants with rents set at about 25 per cent of income. The difference between the rent paid and the full market rent is paid by the two government sponsors.

- **Community Housing Assistance Program** — This program allows for an even greater number of rent-geared-to-income units in its non-profit housing portfolio. Those on a limited income, including seniors, can access a range of non-profit projects that have been built by private or municipal non-profit housing groups. To allow rents to be set at the low end of the market, CMHC contributes a mortgage write-down to two per cent. The Ministry of Housing pays the difference between the rent the tenants can afford to pay and the rent set for the rent-geared-to-income unit.
- **Non-Profit Housing** — Municipal and private non-profit and co-operative groups receive unilateral or joint funding from the Provincial and Federal Governments under various non-profit programs to provide accommodation for a range of income groups. A portion of each building is reserved for low to moderate income households who will pay rent based on 25 per cent of their gross household income.

In addition to these programs, the Ontario Ministry of Housing is involved in several joint funding initiatives that involve setting up multi-purpose seniors' residential facilities and looking at emergency response systems for seniors.

Also, a property tax grant of up to \$600 or 20 per cent of the rent paid by a renter on a principal residence is available from the Ministry of Revenue.

Other Provincial Programs

- **Portable Living Units for Seniors** — Also known as garden suites (or "granny flats") these temporary portable units are placed in the yard of an existing home. By placing the occupants in close proximity with another household — usually close family members — the garden suite living arrangement can make available the informal support, companionship and security which may be all many seniors require to remain in the community.

A successful demonstration of the concept has recently been completed by the Ministry and it is hoped that regulatory reforms will pave the way to making this

alternative housing form more widely available.

Complementing the provincial housing programs are several other programs that either enable seniors to remain in their own homes or are used to enrich their lives. The Ministry of Health's Home Care Program provides health care services to seniors in their own homes. Homes for the aged, elderly persons' centres, home support, and homemaker services are available through the Ministry of Community and Social Services.

Local Government Initiatives

Many municipal governments and voluntary and private-sector groups working at the local level also have taken the initiative to provide social service and health-related services to the elderly. As well, it is common for regional or local municipalities to act as the delivery agents for programs funded by either the province or the Government of Canada.

Marked differences in the types of services from municipality to municipality and region to region are not uncommon, primarily because the capabilities to fund and/or deliver a service will vary considerably. This situation is more evident in rural areas, where the tax base is often insufficient to support any locally driven initiative.

The types of home support programs one may find offered by local governments are as follows:

- visiting nursing and home care services;
- home-making services;
- meals on wheels;
- respite care;
- transportation services or reduced public transit fares for seniors;
- day care services;
- senior citizen centres;
- outreach programs;
- home help services;
- senior citizen support services centres; and
- friendly visiting.

Private-sector firms also provide support services or equipment, for a fee, to seniors.

One may find such services as: emergency response systems, home care and home barber/hairdressing.

Roles of National and Public Housing Groups

Other actors contribute to the enhancement of housing for Canadians, including seniors. While each of these national organizations involved in delivering housing has a particular interest or speaks for a particular segment of the population, in one way or another each has helped to promote quality of life and quality of housing.

The groups directly concerned with housing that operate at the national level are the Canadian Home Builders' Association, the Canadian Manufactured Housing Institute, the Urban Development Institute of Canada, the Co-operative Housing Federation of Canada, the Canadian Housing and Renewal Association, and the Federation of Canadian Municipalities. Briefly, their interests are as follows:

- **Canadian Home Builders' Association (CHBA)** — As most seniors are concerned with maintaining their independence, with financial security and with continuity of lifestyle, a much wider range of choices must be provided. As the industry spokesperson for the private homebuilding industry, CHBA is investigating options that will meet seniors' varying needs. Such options include: made-to-convert housing, garden suites and retirement communities. The association also lobbies the federal government to implement measures that will increase the affordability of seniors' housing. These include: shelter allowances to seniors, tax relief measures and flexible zoning to allow homesharing and other innovative housing options. A concrete example of CHBA's interest in seniors' housing is the recent establishment within the organization of a seniors' housing council.
- **Canadian Manufactured Housing Institute** — As the national trade organization representing the manufactured housing industry, the Canadian Manufactured Housing Institute's primary focus is the mobile home and modular forms of housing. These types of homes have long proved attractive to seniors. Mobile homes in full-service mobile home parks offer security, maintenance, amenities, and social structure common to condominium developments, not to mention privacy and single-level living. Smaller modular homes offer the same virtues. CMHC's garden suite demonstration project was based entirely on mobile home and modular housing units, and it is expected that this type of housing will become increasingly popular as the seniors' population grows in numbers.
- **Urban Development Institute of Canada (UDI)** — The Institute is an independent, non-profit organization representing a variety of private-sector professionals who share a common interest in urban planning, development and redevelopment in Canada. Members include: property owners; developers; builders of industrial, commercial and residential buildings and complexes; bankers and investors; and professionals and consultants in related fields. In recent years, UDI has contributed much of value to debates centred on housing affordability for low- and moderate-income Canadians, particularly seniors.
- **Co-operative Housing Federation of Canada (CHF)** — Cooperatives are non-profit organizations owned and operated by member residents working within a board committee structure; each member has one share and one vote. Some cooperatives, which provide security of tenure in a number of ways, are targeted to seniors. By representing the concerns of member cooperatives at the federal level, CHF is in the position to advocate changes to existing national housing programs and to argue for new programs (e.g. the Federal Co-operative Housing Program, which features an innovative financing technique).
- **Canadian Housing and Renewal Association (CHRA)** — The non-profit sector, with assistance from all levels of government, is involved in delivering much of the country's social housing programs. Many of these projects integrate seniors into family developments, thereby

offering seniors security, companionship, suitability of location, and affordability. The majority of Canada's public non-profit housing sector belongs to the CHRA, which advocates adequate, affordable housing for low- and moderate-income Canadians.

- **Federation of Canadian Municipalities** — As the official voice of many of Canada's local governments, the Federation of Canadian Municipalities concerns itself with a variety of issues, one of which is housing. With CMHC's financial support, the organization's Task Force on Housing is currently engaged in a tripartite regulatory reform project with the Canadian Home Builders' Association and the Canadian Housing and Renewal Association. The objective of this project is to facilitate the municipal reform of zoning regulations, thereby encouraging new forms of housing (e.g., garden suites, accessory apartments, conversions).

In addition to these housing-oriented groups, other organizations, representing seniors and other special needs groups, concerned with social and poverty issues, interested in the technological aspect of housing or dealing with the statistics of housing, are playing an increasing role in the housing and social servicing of the elderly. Such forums as the Provincial/ Territorial Seniors' Housing Conferences co-sponsored by CMHC help to facilitate dialogue between the housing industry and these special interest organizations.

III. Housing Options

In comparison to even two decades ago, the range of housing options being developed for low-, moderate- and high-income seniors has become quite extensive, thanks to a greater awareness of, and sensitivity to, the needs and requirements of this important population group. Although many of the following options are not yet available or only available in pockets of the country, they have been identified here because of their potential interest to seniors.

Options for Staying Put or Aging in Place

A variety of accommodation options are available to seniors who wish to remain in their own homes, yet improve their quality of life, security, and financial circumstances. The options are as follows:

- **Rehabilitating/Modifying the Home** — Home modifications, such as grab bars in bathrooms, lowered kitchen cabinets and counters, and provision for wheelchair accessibility, can help seniors to maintain independence.
- **Emergency Response Systems** — Such systems are currently provided by public non-profit and private agencies and give seniors a secure feeling that help will arrive in the event of an emergency.
- **Homesharing** — Sharing with other people, young or old, can provide senior homeowners with companionship and a feeling of security.
- **Accessory Apartments** — An accessory apartment (which must be approved by the municipality) is a self-contained unit that a senior can either rent himself/herself or rent out to tenants. In addition to the benefits of companionship and security, the homeowner can benefit monetarily.
- **Home Equity Conversion Plans** — These plans allow seniors to convert accumulated equity into supplementary income — which, in turn, gives them the ability to remain in their homes.
- **Support Services** — As mentioned above, a range of services are available through a variety of public, private and voluntary agencies to assist seniors living at home.

Options for Living Close to Family and Friends

Several arrangements allow seniors to live in independent units while being close to, and receiving informal support from, family and friends. These are as follows:

- **Duplexes and Triplexes** — A senior single or couple can occupy one of the units while relatives or friends occupy the other.
- **Homesharing and Accessory Apartments** — The senior occupies an accessory apartment in a friend's or family member's home.
- **Bi-Family Units** — These comprise a pair of semi-detached dwellings, one a family unit and the other a small (usually one-storey) unit specially designed to meet the needs of an older person. Each has its own entrance and municipal address.
- **Garden Suites** — These are small, self-contained houses, designed for seniors, that are placed on the same lot as the home of a family member. This option requires municipal zoning approval.
- **Made-to-Convert Housing** — With minimum disruption and cost, housing can be converted by the family to incorporate an apartment when needed. The unit could be occupied by a senior, or the senior could rent such a unit and thereby generate extra income.
- **Congregate Housing** — This is similar to shared housing but operates on a larger scale and provides more services, including meals and homemakers. Occupants have their own living quarters, including a kitchenette, and receive at least one meal a day in a communal dining room. Usually this option is owned and operated by a public or non-profit agency.
- **Abbeyfield Concept** — A live-in housekeeper attends to the daily running of the house, shopping and preparing meals.
- **Co-operative Seniors' Housing** — Co-operative housing offers security of tenure and resident control and project management. Some projects are member-financed.
- **Satellite Group Homes** — Elderly are placed with a family in a conventional home and during the day attend a day care program at a nearby facility.
- **Retirement Communities** — Targeted to the active, independent elderly population, these communities vary in size from single, small apartment buildings to full subdivisions or small towns. Dwellings may be small houses, mobile homes or apartments. A range of shopping, recreational and social facilities is provided.
- **Mobile Home Retirement Communities** — These are usually located in rural or suburban areas and, like the retirement communities, offer a variety of services and facilities. However, this option is generally more affordable.
- **Continuum of Care Retirement Communities** — These offer the complete spectrum of continuing care from independent living to nursing care. Thus, the range of services, accommodation types, and facilities is extensive.

Options for Living with Peers

Some seniors may decide the time has come to choose a form of lifestyle that is specifically designed for seniors. Age-segregated options are as follows:

- **Sheltered Retirement Housing** — These purpose-built apartments or groups of single-storey homes are designed for independent living. They include emergency response systems and a house manager who provides informal assistance.
- **Shared Housing** — Such housing provides a family-type environment and can accommodate up to 10 seniors, who share dining, entertainment and group spaces. Private quarters range from self-contained suites to bed-sitting rooms.